

<i>SERFF Tracking Number:</i>	<i>LCNC-125649890</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39114</i>
<i>Company Tracking Number:</i>	<i>LR546 &amp; B10461</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>2008 GDB&amp;L Rider and Amendment</i>		
<i>Project Name/Number:</i>	<i>2008 GDB&amp;L Rider and Amendment/LR546 et al</i>		

## Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: 2008 GDB&L Rider and Amendment      SERFF Tr Num: LCNC-125649890      State: ArkansasLH

TOI: L06I Individual Life - Variable      SERFF Status: Closed      State Tr Num: 39114

Sub-TOI: L06I.002 Single Life - Flexible Premium      Co Tr Num: LR546 & B10461      State Status: Approved-Closed

Filing Type: Form      Co Status:      Reviewer(s): Linda Bird  
 Authors: Sue Pape, Beth Scekeres, Anabela Tavares

Date Submitted: 05/27/2008      Disposition Status: Approved

Implementation Date Requested: On Approval      Implementation Date:

State Filing Description:

## General Information

Project Name: 2008 GDB&L Rider and Amendment

Project Number: LR546 et al

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/30/2008

State Status Changed: 05/30/2008

Corresponding Filing Tracking Number:

Filing Description:

Re: NEW SUBMISSION

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

LR546 - Guaranteed Death Benefit and Loan Rider

B10461 - Policy Amendment

<i>SERFF Tracking Number:</i>	<i>LCNC-125649890</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>LR546 &amp; B10461</i>		
<i>TOI:</i>	<i>L061 Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L061.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>2008 GDB&amp;L Rider and Amendment</i>		
<i>Project Name/Number:</i>	<i>2008 GDB&amp;L Rider and Amendment/LR546 et al</i>		

Dear Sir or Madam:

We submit the above listed forms for your review and approval. Policy amendment form B10461 is new and does not replace any other forms previously approved by your Department. Rider form LR546 will replace Guaranteed Death Benefit and Loan Rider form LR542 which was previously approved by your Department on April 30, 2007 under SERFF tracking # LCNC-125107901 and state tracking # 35728. Please note that we have not, and do not intend to, introduce approved rider form LR542 for sale or issue in your state.

These forms do not contain any unusual or controversial items from normal company or industry standards and are intended to comply with all laws, rules, bulletins and published guidelines applicable to these forms. The enclosed forms are submitted in final printed format and are subject only to minor modifications in paper stock, ink, and adaptation to computer printing.

These forms will be used in the general individual variable life market. Rider form LR546 will be available for issue ages 15 - 70 inclusive, and policy amendment form B10461 will be available for issue ages 15 -85 inclusive. These forms are regulated by the SEC and therefore are exempt from readability requirements.

We provide the following description for the enclosed forms:

#### LR546 – Guaranteed Death Benefit and Loan Rider

Rider form LR546 is submitted for use with Flexible Premium Variable Life Insurance Adjustable Life Insurance Policy form LN698 previously approved by your Department as noted below, and any individual (single or joint life) flexible premium variable life insurance policies which may be approved in your jurisdiction. This optional rider provides for a guaranteed death benefit as long as the requirements described in the rider are met, and provides the owner the ability to make a loan against the guaranteed death benefit after a defined waiting period. There is a monthly charge for this rider during policy years 1 through 20, and for 20 policy years following the date of any specified amount increase.

#### B10461 - Policy Amendment

Policy Amendment form B10461 is submitted for use with Flexible Premium Variable Life Adjustable Life Insurance Policy form LN698 which was previously approved by your Department on February 29, 2008 under SERFF tracking # LCNC-125460706 and state tracking # 38088. Please note that we have not yet introduced this approved form for sale

SERFF Tracking Number: LCNC-125649890 State: Arkansas  
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Product Name: 2008 GDB&L Rider and Amendment  
Project Name/Number: 2008 GDB&L Rider and Amendment/LR546 et al

or issue in your state.

This amendment adds clarifying language to the policy for the following provisions:

- The Monthly Administrative Fee section of the Table of Expense Charges and Fees in the Policy Specifications
- No-Lapse Provision
- Insurance Coverage Provisions
- Any Guaranteed Death Benefit and Loan rider that may be attached

In addition, this amendment provides for a change in definition of Death Benefit Option 2.

The enclosed forms include brackets around the officer's signature. Variability is intended only to accomodate any future change in company personnel. The bracketed signature shown is what will currently print.

Thank you for your attention to this filing. Please do not hesitate to contact me if you require any additional information that may assist with your review.

## Company and Contact

### Filing Contact Information

Beth Scekeres, Contract Analyst  
350 Church Street  
Hartford, CT 06103-1106

Beth.Scekeres@lfg.com  
(860) 466-1962 [Phone]  
(860) 466-1348[FAX]

### Filing Company Information

The Lincoln National Life Insurance Company  
350 Church Street - MPM1  
Hartford, CT 06103-1106  
(860) 466-2899 ext. [Phone]

CoCode: 65676  
Group Code: 20  
Group Name:  
FEIN Number: 35-0472300  
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State of Domicile: Indiana  
Company Type: Life  
State ID Number:

SERFF Tracking Number: LCNC-125649890 State: Arkansas  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$70.00  
Retaliatory? Yes  
Fee Explanation: Retaliatory fee \$35.00 per form  
2 forms @ \$35.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$70.00	05/27/2008	20509855

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/30/2008	05/30/2008

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## Disposition

Disposition Date: 05/30/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>LCNC-125649890</i>	<i>State:</i>	<i>Arkansas</i>
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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Form</b>	Guaranteed Death Benefit and Loan Rider		Yes
<b>Form</b>	Policy Amendment		Yes

SERFF Tracking Number: LCNC-125649890 State: Arkansas

Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 39114

Company Tracking Number: LR546 & B10461

TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium

Product Name: 2008 GDB&L Rider and Amendment

Project Name/Number: 2008 GDB&L Rider and Amendment/LR546 et al

## Form Schedule

Lead Form Number: LR546

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LR546	Policy/Cont Guaranteed Death ract/Fratern Benefit and Loan al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	NW LR546.pdf
	B10461	Policy/Cont Policy Amendment ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	NW B10461.pdf



# **The Lincoln National Life Insurance Company**

## **Guaranteed Death Benefit and Loan Rider**

This rider is made part of the policy to which it is attached. Except as provided below, this rider is subject to all the terms and conditions of the policy. This rider becomes effective as of the Policy Date shown in the Policy Specifications.

As long as this rider is In Force and the Alternate Policy Value requirement described below is met, the policy will not Lapse even if the Net Accumulation Value is insufficient to meet the requirements of the Monthly Deduction, and Death Benefit Proceeds will not be less than the Guaranteed Death Benefit provided by this rider, less any Indebtedness. This rider also provides for a Guaranteed Loan Amount if the conditions of the Guaranteed Loan provision are met.

If this rider is preventing Lapse of the policy, Monthly Deductions under the policy will continue and will be accumulated, but the policy's Net Accumulation Value will not be less than zero. Any Death Benefit Proceeds payable will not be reduced by the accumulated unpaid Monthly Deductions. Upon termination of this rider, accumulated unpaid Monthly Deductions will need to be repaid in order to keep the policy In Force.

## **Alternate Policy Value Provisions**

### **Alternate Policy Value Requirement**

This rider's Alternate Policy Value requirement is met if the Alternate Policy Value described below, less Indebtedness, is greater than zero.

### **Alternate Policy Value**

The Alternate Policy Value is a reference value used to determine if the Alternate Policy Value requirement of this rider has been met. The Alternate Policy Value is not used in determining actual policy values.

On each Monthly Anniversary Day, the Alternate Policy Value will be calculated as (1) plus (2), minus (3), plus (4), minus (5), minus (6), where:

- (1) is the Alternate Policy Value on the preceding Monthly Anniversary Day;
- (2) is an amount equal to the sum of all premiums received since the preceding Monthly Anniversary Day;
- (3) is the amount of any partial surrenders (i.e. withdrawals) under the policy since the preceding Monthly Anniversary Day;
- (4) is accumulated interest as described in the Interest Credited on Alternate Policy Value provision of this rider;
- (5) is the Alternate Policy Value Monthly Deduction for the Policy Month following the Monthly Anniversary Day; and
- (6) is the surrender charge, if any, as determined from the Table of Surrender Charges in the Policy Specifications for any decrease in Specified Amount on the Monthly Anniversary Day

On any day other than a Monthly Anniversary Day, the Alternate Policy Value will equal (1) plus (2), minus (3), plus (4).

The Alternate Policy Value on the Policy Date will equal the initial premium received less the Alternate Policy Monthly Deduction for the first Policy Month.

The Alternate Policy Value may become less than zero.

#### **Changes in Alternate Policy Value**

If you request a change from Death Benefit Option 2 (Increasing) to Death Benefit Option 1 (Level), the Alternate Policy Value as of the effective date of the change will be equal to the greater of:

- a. the Alternate Policy Value; or
- b. the policy's Accumulation Value.

If you request a loan under this rider's Guaranteed Loan provision, the Alternate Policy Value as of the date the Guaranteed Loan provision is exercised will be equal to the greater of:

- c. the Alternate Policy Value; or
- d. the policy's Accumulation Value.

#### **Alternate Policy Value Credited Interest Rate**

We will credit interest to the Alternate Policy Value daily. The interest rate applied to borrowed and unborrowed funds is shown in the Policy Specifications, and will not change.

#### **Alternate Policy Value Monthly Deduction**

The Alternate Policy Value Monthly Deduction for a Policy Month equals the Alternate Policy Value Cost of Insurance described below plus the monthly cost of any additional benefits provided by rider.

#### **Alternate Policy Value Cost of Insurance**

The monthly Alternate Policy Value Cost of Insurance under this rider will be equal to the result of (1) minus (2), multiplied by (3), then divided by 1,000, where:

- (1) is the greater of (a) or (b), divided by the Net Amount at Risk Discount Factor shown in the Policy Specifications, where:
  - (a) is the Alternate Policy Value multiplied by the applicable percentage shown in the Corridor Percentages Table in the Policy Specifications; and
  - (b) if Death Benefit Option 1 (Level) is elected, is the Alternate Policy Value Specified Amount at the beginning of the Policy Month; or if Death Benefit Option 2 (Increasing) is elected, is the sum of the Alternate Policy Value Specified Amount at the beginning of the Policy Month plus the Alternate Policy Value;
- (2) is the Alternate Policy Value at the beginning of the Policy Month prior to the Alternate Policy Value Monthly Deduction, or zero, if greater; and
- (3) is the Alternate Policy Value rate as described in the Table of Alternate Policy Value Rates in the Policy Specifications.

#### **Alternate Policy Value Specified Amount**

The Alternate Policy Value Specified Amount is a reference value used to determine the Guaranteed Death Benefit under this rider. The Alternate Policy Value Specified Amount is not used to determine actual policy values.

The Alternate Policy Value Specified Amount at issue is equal to the Initial Specified Amount shown in the Policy Specifications.

### **Changes in Alternate Policy Value Specified Amount**

If you request an increase or decrease in the policy's Specified Amount, the Alternate Policy Value Specified Amount will increase or decrease by the same dollar amount as the policy's Specified Amount.

If you request a change from Death Benefit Option 2 (Increasing) to Death Benefit Option 1 (Level), the Alternate Policy Value Specified Amount as of the effective date of the change will be equal to (1) plus (2), where:

- (1) is the Alternate Policy Value Specified Amount immediately preceding the change; and
- (2) is the greater of:
  - a. the Alternate Policy Value as of the effective date of the change; or
  - b. the policy's Accumulation Value as of the effective date of the change.

## **Guaranteed Death Benefit Provisions**

### **Death Benefit Proceeds**

While this rider is In Force and the Alternate Policy Value requirement is met, the Death Benefit Proceeds payable under the policy will be the greater of:

- a. the amount described in the policy's Death Benefit Proceeds provision; or
- b. the Guaranteed Death Benefit described below, less any Indebtedness, on the date of death.

### **Guaranteed Death Benefit**

At any point in time, the Guaranteed Death Benefit equals the greatest of:

- (1) multiplied by (2);
- (2) multiplied by (3), multiplied by (4); or
- (4), multiplied by the sum of (5) plus (6), where:
  - (1) is the lesser of (a) the policy's current Specified Amount or (b) the Initial Specified Amount shown in the Policy Specifications;
  - (2) is the Guaranteed Death Benefit Factor shown in the Policy Specifications;
  - (3) is the Alternate Policy Value;
  - (4) is the applicable percentage shown in the Corridor Percentages Table in the Policy Specifications;
  - (5) is an amount equal to the Indebtedness under the policy, if any; and
  - (6) is an amount equal to any Guaranteed Loan Amount for the current Policy Year that has not yet been paid out.

## **Guaranteed Loan Provisions**

### **Guaranteed Loan**

On or after the Guaranteed Loan Eligibility Date shown in the Policy Specifications, you have the right to make a loan against the Guaranteed Death Benefit up to the Guaranteed Loan Amount described below if you meet the following conditions as of the date the Guaranteed Loan provision is exercised:

- a. this rider must be In Force;

- b. the Alternate Policy Value requirement must be met;
- c. the Funding Level described below must be greater than or equal to the applicable Funding Level Threshold Percentage shown in the Table of Funding Level Threshold Percentages in the Policy Specifications;
- d. Death Benefit Option 1 (Level) must be in effect; and
- e. the Guaranteed Loan Amount must be paid under an automatic payment plan we make available at that time. This election cannot be changed unless you and we both agree otherwise In Writing.

### **Funding Level**

The Funding Level is equal to the Alternate Policy Value divided by the Alternate Policy Value Specified Amount.

### **Guaranteed Loan Amount**

The maximum Guaranteed Loan Amount available under this rider is equal to (1) divided by (2), then multiplied by (3), where:

- (1) is the Alternate Policy Value Specified Amount on the date the Guaranteed Loan provision is exercised;
- (2) is 1000; and
- (3) is the Guaranteed Loan Factor described below.

### **Guaranteed Loan Factor**

The Guaranteed Loan Factor is calculated on the date the Guaranteed Loan provision is exercised. The Guaranteed Loan Factor is equal to the Guaranteed Death Benefit Factor shown in the Policy Specifications multiplied by the result of the following:

(1), minus the result of (2) divided by the square root of [(3) minus (4)], where:

- (1) equals (i) multiplied by (ii), where:
  - (i) is the Funding Level; and
  - (ii) is the applicable factor in Table A of the Guaranteed Loan Factors in the Policy Specifications; and
- (2) equals the applicable factor in Table B of the Guaranteed Loan Factors in the Policy Specifications;
- (3) is the Funding Level; and
- (4) equals the applicable percentage in the Table of Funding Level Threshold Percentages in the Policy Specifications minus 1%.

### **Impact of Guaranteed Loan on Policy Net Accumulation Value**

At any point in time when a Guaranteed Loan Amount is available, the policy's Net Accumulation Value will not be less than such Guaranteed Loan Amount.

### **Excess Income Amount**

If you have elected the maximum Guaranteed Loan Amount described above, you have the right to receive an additional amount, if available, under the elected automatic payment plan. This Excess Income Amount, if any, is calculated on each Policy Anniversary based on the policy's Net Accumulation Value and this rider's Guaranteed Loan Amount and may vary from year to year. Once elected, any Excess Income Amount available as calculated each Policy Anniversary will continue to be paid under the elected automatic payment plan unless you instruct us otherwise In Writing.

**Termination of Guaranteed Loan**

All rights and payments under this rider's Guaranteed Loan Provisions terminate automatically on the first of the following to occur:

- a. this rider terminates for any reason;
- b. you request to terminate the elected automatic payment plan (this does not include termination of the Excess Income Amount, if elected);
- c. you request an increase in Specified Amount on or after the date the Guaranteed Loan provision is exercised; or
- d. the Insured reaches Attained Age 100.

**General Rider Provisions****Rider Charge**

The monthly rider charge is described in the Policy Specifications.

**Grace Period**

The Grace Period provision of the policy will begin when the conditions under both (a) and (b) below are met:

- a. the Alternate Policy Value, less Indebtedness, is less than or equal to zero; and
- b. the terms of the Grace Period provision of the policy are met.

The policy will not enter the grace period if the Alternate Policy Value, less Indebtedness, becomes less than zero as a result of exercising the Guaranteed Loan Provisions.

**Termination of Rider**

This rider and all rights provided under it terminate automatically on the first of the following to occur:

- a. Lapse or surrender of the policy;
- b. death of the Insured;
- c. we receive your Written Request to terminate this rider; or
- d. a loan or withdrawal is made against the policy other than under this rider's Guaranteed Loan Provisions.

If the policy terminates and is reinstated, this rider will likewise be reinstated unless the rider terminated before the policy terminated.

The Lincoln National Life Insurance Company

[



President

]

# The Lincoln National Life Insurance Company

## Policy Amendment

This amendment is part of the policy to which it is attached and becomes effective as of the Policy Date. Except as stated in this amendment, all of the provisions, limitations and exclusions of the policy remain in effect.

**The Monthly Administrative Fee section of the Table of Expense Charges and Fees in the Policy Specifications for the policy is revised by changing paragraph (3) to read, "is a monthly charge per \$1,000 for any increase in Specified Amount for the 120 months following the date of increase" and adding the following paragraph:**

The rate used to calculate the charges described in (2) and (3) above is based on the Insured's sex (if applicable), Premium Class, age (Issue Age for the charges in (2) or Attained Age on the date of the increase for the charges in (3)), the Benefit Selection Option, if any, and the Death Benefit Option.

**The following paragraph is added to the No-Lapse Provision as shown below:**

Increases in Specified Amount will increase the amount of No-Lapse Premium required to satisfy the terms of this provision. You will be notified of the increase in No-Lapse Premium required. Any such increase in Specified Amount will not extend the No-Lapse Period beyond its original termination date.

**The Insurance Coverage Provisions of the policy are amended as shown below:**

Paragraph b. "Death Benefit Option 2 (Increasing)" of the Death Benefit Options provision is revised to read:

- b. Death Benefit Option 2 (Increasing): The death benefit is the greater of the Specified Amount on the date of death plus the Accumulation Value on the date of death, less any partial surrenders (i.e. withdrawals) after the date of death; or the Specified Amount on the date of death, multiplied by the Death Benefit Option 2 Factor of 115%; less any partial surrenders (i.e. withdrawals) after the date of death.

Paragraph a. "Change from Death Benefit Option 2 to Death Benefit Option 1" of the Changes in Death Benefit Option provision is revised to read:

- a. Change from Death Benefit Option 2 to Death Benefit Option 1: The Specified Amount will be increased by the greater of the Accumulation Value or the Specified Amount multiplied by 15% as of the Monthly Anniversary Day on or next following the date we receive the request in a form acceptable to us at our Administrator Mailing Address.

**The Guaranteed Death Benefit and Loan Rider, if attached to your policy, is amended as shown below:**

Item (1) b of the Alternate Policy Value Cost of Insurance provision is revised to read:

(b) if Death Benefit Option 1 (Level) is elected, is the Alternate Policy Value Specified Amount at the beginning of the Policy Month; or if Death Benefit Option 2 (Increasing) is elected, is the greater of i) or ii), where:

i) is the sum of the Alternate Policy Value Specified Amount at the beginning of the Policy Month plus the Alternate Policy Value; and

ii) is the Alternate Policy Value Specified Amount multiplied by the Death Benefit Option 2 Factor of 115%;

The 2<sup>nd</sup> paragraph of the Changes in Alternate Policy Value Specified Amount provision is revised to read:

If you request a change from Death Benefit Option 2 (Increasing) to Death Benefit Option 1 (Level), the Alternate Policy Value Specified Amount as of the effective date of the change will be equal to the greater of A. or B., where:

A. is (1) plus (2), where:

(1) is the Alternate Policy Value Specified Amount immediately preceding the change; and

(2) is the greater of:

a. the Alternate Policy Value as of the effective date of the change; or

b. the policy's Accumulation Value as of the effective date of the change; and

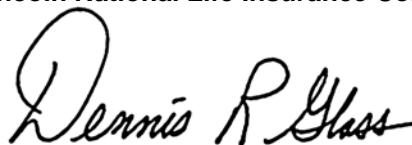
B. is the Alternate Policy Value Specified Amount immediately preceding the change multiplied by the Death Benefit Option 2 Factor of 115%.

#### **Termination**

This amendment will terminate upon the termination of the policy. If the policy terminates and is reinstated, this amendment will likewise be reinstated.

The Lincoln National Life Insurance Company

[



President

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## Rate Information

Rate data does NOT apply to filing.



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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 05/16/2008  
**Comments:**  
**Attachment:**  
Ark19Cert.pdf

### Review Status:

**Bypassed -Name:** Application 05/16/2008  
**Bypass Reason:** Not applicable to this filing (rider/amendment).  
**Comments:**

### Review Status:

**Satisfied -Name:** Life & Annuity - Acturial Memo 05/16/2008  
**Comments:**  
**Attachments:**  
NW Act Memo LN698.pdf  
NW Act Memo LN698-U.pdf  
NW Act Memo LR546.pdf

**CERTIFICATION OF COMPLIANCE WITH THE  
GUIDELINES SET FORTH IN ARKANSAS RULE & REGULATION 19**

**Form(s): LR546 & B10461**

I hereby certify that the guidelines of Rule & Regulation 19 have been reviewed and that the above-captioned form(s) is/are in compliance with such guidelines.

**The Lincoln National Life Insurance Company**

A handwritten signature in black ink, appearing to read "Thomas Mylander", is written over a light yellow rectangular background.

By: \_\_\_\_\_

Thomas Mylander, FSA, MAAA

May 19, 2008

**CONFIDENTIAL – NOT TO BE MADE AVAILABLE FOR PUBLIC INSPECTION**

**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**

**ACTUARIAL DESCRIPTION OF FLEXIBLE PREMIUM VARIABLE LIFE  
Policy Form LN698**

This policy provides for life coverage until the death of the insured. Accumulation values are based on values in the variable account, the fixed account and the loan account. The values that accumulate under this policy are based on the amount and number of premium payments made and the investment experience of the variable accounts and/or the fixed account to which the premium payments are allocated.

Premium payments, less the premium expense charge, are allocated to either the fixed account or the variable sub-accounts as directed by the policy owner.

The Fixed Account is accounted for as part of the Company's general account. Interest is credited daily on the amounts held under the Fixed Account at such rates as the Company shall determine, but in no event will the effective annual rate of interest on such portion be less than 3.0%.

The Separate Account is established under Indiana law, and registered as a unit investment trust under the 1940 Act. The assets of the Separate Account are used to purchase shares of the underlying mutual funds which are registered under the 1940 Act as open end management investment companies. Assets of each variable sub-account of the Separate Account are invested in shares of the corresponding fund portfolio.

**DESCRIPTION OF POLICY CHARACTERISTICS**

**Death Benefits**

This policy provides a death benefit on the insured's death while the policy is in force. Based on the policy owner's choice, one of three death benefit options will be in effect until the death of the insured. The amount of death benefit payable upon the insured's death depends upon the option chosen. The total death benefit is the greater of (1) and (2) below:

- (1) The death benefit is a percentage of the accumulation value on the date of the insured's death. The percentage is determined by the company, and is equal to that required by the Internal Revenue Code Section 7702 to maintain the contract as a life insurance policy. Either the guideline premium test or the cash value accumulation test will be used as determined by the policyholder at issue.

- (2) The death benefit is determined by the one of the following death benefit options chosen by the policy owner:

Option 1 – The death benefit is the specified amount.

Option 2 – The death benefit will be the greater of the sum of the specified amount and the accumulation value on the date of death and 115% of the specified amount.

Option 3 – The death benefit is the sum of the specified amount and the accumulated premiums or accumulated premiums less the cumulative policy factor on the date of death, up to the Option 3 limit shown in the Policy Specifications.

The initial option in effect is shown on the policy specifications page. The policy owner chooses the option at policy application. After issue, only death benefit option changes from Option 2 to Option 1 or Option 3 to Option 1 are permitted.

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### **Surrender Value**

The policy owner may surrender the policy at any time after issue for an amount equal to the surrender value under the policy. The surrender value equals the policy's accumulation value less any outstanding loan balance, including accrued loan interest, and less any applicable surrender charges. Surrender charges apply during the first 15 years after issue or increase in specified amount up to age 50, between 11 and 14 years for ages 51-54 and 10 years for ages 55 and above. A separate surrender charge schedule applies with respect to each increase in specified amount. Surrender values are determined using a formula which is in accordance with the Standard Nonforfeiture Law and are not less than those required by Massachusetts law.

### **Paid-Up Nonforfeiture Benefit**

The rates for calculating the cost of insurance will be the same regardless of the premium paying status of the policy. Coverage will continue for as long as the net Accumulation Value is sufficient to cover the monthly deduction which consists of the cost of insurance charges, an administrative fee charge and any charges for supplemental riders or optional benefits. Policies which reach the date the insured attains age 100 with a positive net accumulation value will no longer have charges deducted, but will remain in force until the insured's death. The specified amount at age 100 will be reduced by the amount of the Benefit Selection Option allocation percentage, if any.

### **Flexibility**

At issue the owner selects a specified amount of insurance, one of three death benefit options, the Benefit Selection Option allocation percentage, if any, and an initial planned annual premium amount.

Policies will be issued in one of five available premium classes: Preferred Plus, Preferred Non-tobacco, Standard Non-tobacco, Preferred Tobacco, and Standard Tobacco. The issue ages available for the Standard classes are age 15 through age 85. For the remaining classes the issue ages available are age 20 through age 80.

The specified amount of insurance is subject to the Company's minimum specified amount limits. At any time before attained age 100, while the policy is in force, the owner may change the specified amount of insurance. Decreases may not lower the amount of insurance below the Company's minimum specified amount limit or the minimum amount required by the Internal Revenue Code to maintain the contract as a life insurance policy. The owner may increase the specified amount of insurance by submitting satisfactory evidence of insurability and by paying any required additional premium.

Flexible premium payments are provided for in the policy. An initial premium is payable upon delivery of the policy. Premium payments together with interest credits and/or investment earnings must be sufficient to cover mortality costs and expense charges in order to maintain the policy in force. Premiums may be paid in any amount, subject to certain specified limits, at any time prior to the policy anniversary nearest the insured's age 100 while the policy is in force.

The Benefit Selection Option on the policy provides the policyholder the option to increase base policy cash values by decreasing the Specified Amount after age 100. The policyholder selects a Benefit Selection Option Allocation Percentage at issue and may not change this percentage after issue. This percentage is then utilized to reduce the per \$1000 base policy charge and the additive COI loads.

### **No-Lapse Provision**

There are 10 and 20 year no-lapse periods available on this policy. The policy will not lapse during a no-lapse period as long as (1) is at least equal to (2) where:

- (1) is equal to the sum of all premium payments less any partial surrenders accumulated at 4% annual interest, less any indebtedness
- (2) is equal to the sum of the corresponding no-lapse premiums accumulated at 4% annual interest

The no-lapse premiums vary by specified amount, age, sex, premium class, no-lapse period, and death benefit option. The no-lapse provision terminates at the earlier of age 100 or the end of both no-lapse periods. The

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provision is available on death benefit options 1 and 2 only. The no-lapse premiums will increase if there is an increase to the policy specified amount.

### **BASIS OF VALUES**

#### **Interest**

There is no guaranteed rate of interest applicable in the calculation of the values of the Variable Account Sub-Accounts; such values depend directly on investment results.

The rate of interest applied to the Fixed Account may vary but will never be less than 0.008099% compounded daily (equivalent to a compounded annual rate of 3.0%).

#### **Persistency Bonus**

A persistency bonus will be credited to policies at the end of every policy month beginning in policy year 21. The amount of the bonus will be 0.012491% of the policy's net fund value and will be applied at the end of the month, before the next monthiversary. The monthly rate is equivalent to a 0.15% annual rate. This bonus is a guaranteed rate and applies to both the fixed and the variable sub-accounts.

#### **Cost of Insurance**

The guaranteed maximum cost of insurance rates under this policy are based on the 2001 Commissioners Standard Ordinary (CSO) Mortality Table. Guaranteed maximum cost of insurance rates will be based on the 2001 CSO (M) Smoker Distinct Ultimate ANB Mortality Table for male insureds and the 2001 CSO (F) Smoker Distinct Ultimate ANB Mortality Table for female insureds.

Unisex cost of insurance rates are available for use if the policy is issued in a state which requires unisex rates. Unisex cost of insurance rates will also be available for qualified plans or non-qualified employer sponsored plans which require unisex rates under "Norris". Guaranteed maximum cost of insurance rates for policies issued on a unisex basis will be based on the 2001 CSO (80) Smoker Distinct Ultimate ANB Mortality Table.

Appropriate actuarial adjustments will be made to guaranteed maximum rates for insureds in a substandard rating class. The company may use modified cost of insurance rates which produce a lower cost of insurance, thus producing higher cash values than those generated by the guaranteed 2001 CSO rates.

### **POLICY CHARGES**

#### **Premium Load**

A premium load is applied to each premium payment. The premium load is guaranteed not to exceed 5% in all years.

#### **Monthly Deduction**

Each policy month, a deduction is made from the accumulation value to pay the cost of insurance charges, the monthly administrative fee and any supplemental rider or optional benefits provided.

#### **Cost of Insurance Charge**

Policies will be issued in one of five available premium classes: Preferred Plus, Preferred Non-tobacco, Standard Non-tobacco, Preferred Tobacco, and Standard Tobacco. Special premium classes are used when mortality experience in excess of Standard Tobacco or Standard Non-tobacco is expected. A flat extra cost per \$1,000 may also be assessed to cover additional mortality.

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The cost of insurance charge will be determined as follows:

$$COI_t = r_{x+t} \left( \frac{DB_{x+t}}{ADJ} - AV_t \right) \text{ where:}$$

t	=	Duration in months
COI <sub>t</sub>	=	Cost of Insurance charge at duration t
r <sub>x+t</sub>	=	Monthly cost of insurance rate at duration t for insured issued at age x
DB <sub>x+t</sub>	=	Death Benefit at duration t for insured issued at age x
AV <sub>t</sub>	=	Accumulation Value at duration t
ADJ	=	1.0024663 (monthly interest rate equivalent of 3% annual rate)

### **Monthly Administrative Fee**

The monthly administrative fee is equal to (a) + (b) + (c) where,

- (a) is a fee of \$10 per month during each policy year;
- (b) is a monthly charge per \$1000 of initial specified amount for the first 120 months from the date of issue; and
- (c) is a monthly charge per \$1000 for any increase in specified amount after issue for the first 120 months from the date of increase.

The charges described in (b) and (c) are based on the premium class shown on the policy specification pages, the insured's sex, the insured's age at issue and at increase, the Benefit Selection Option allocation percentage, if any, and death benefit option. These charges are guaranteed not to exceed the values shown in attached Table A. However, the Benefit Selection Option may result in charges that are less than these maximums. If so, the lesser amount will be guaranteed in the contract, but will not be used to increase surrender charges.

### **Fixed Account Asset Charge**

The fixed account asset charge is calculated as a percentage of the value of the fixed account. This charge is deducted daily from the fixed account. The fixed account asset charge is guaranteed to be equal to 0.00%.

### **Mortality and Expense Risk Charge**

The mortality and expense risk charge is calculated as a percentage of the value of the variable sub-accounts; it is not applied to any accumulation value associated with the fixed account. The mortality and expense risk charge is deducted from each variable sub-account at the end of each valuation period. This charge is guaranteed not to exceed an annual rate of 0.20%.

## **ADDITIONAL POLICY OPTIONS**

### **Loans**

Policy loans are permitted if the policy has a positive surrender value. An amount equal to the loan will be transferred from the sub-accounts to the loan account. The outstanding loan balance equals the loan account value plus any accrued interest on the loan. Amounts held in the loan account will be credited interest at a fixed rate equal to 3.00% annually. Interest will be charged against the loan balance at a fixed loan interest rate of 4.00% for the first 10 policy years, then 3.00% thereafter, payable in arrears.

### **Transfers Between Sub-Accounts**

The owner allocates the premium payments to the various underlying investment options. The owner may transfer the accumulation value among the eligible investment options, subject to restrictions on transfers as described in the contract.

### **Transfer Fee**

Up to twenty-four (24) transfers may be made in any policy year without charge. However, for each additional transfer request beyond this number, the Company may charge a transfer fee not to exceed \$25.

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### Partial Surrenders (Withdrawals)

The policy owner may withdraw a portion of the accumulation value at any time the surrender value is positive subject to limitations described in the contract. A partial surrender will reduce the accumulation value by the amount of the partial surrender. The specified amount may also be reduced by the amount necessary to prevent an increase in the net amount at risk. Any such decreases will be applied on a last-in-first-out basis.

## ACTUARIAL VALUES

### Statutory Reserve

Reserves for both the base policy, including the no-lapse provision, are computed in accordance with the principles contained in the Standard Valuation Law and applicable state regulations in a manner which is actuarially consistent with the variable nature of the benefits provided. At all times the reserves will be greater than the statutory minimum requirements.

### Accumulation Value

The accumulation value equals the sum of the fixed account value, the variable account value, and the loan account. The accumulation value reflects net premium payments made, the amount of any partial surrenders, any increases or decreases as a result of market performance in the variable sub-accounts, interest credited under the fixed account, interest credited under the loan account, and all expenses and fees as specified in the policy.

### Surrender Value

The net accumulation value is the accumulation value less the amount of indebtedness, if any, in the loan account.

The surrender value is equal to the net accumulation value less any surrender charge as specified under Schedule 1 in the policy. The surrender charges shown in the policy are calculated in accordance with the Standard Nonforfeiture Law (SNFL) and never exceed those based on the formula for the "unamortized unused initial expense allowances" in the SNFL. In addition, the surrender value and paid-up non-forfeiture benefits are computed by a method consistent with and will not be less than the minimum values and benefits required by M.G.L. Chapter 175, Section 144.

Under the SNFL, the maximum surrender charge at issue is equal to  $(E' - E)$ , where,

$E'$  = The maximum initial expense allowance under the SNFL.

$$= 125\% \text{Min}[NLP, 4\% \text{IssueFace}] + 1\% \text{IssueFace}$$

$E$  = The excess first year acquisition and other charges under the SNFL.

$$= [\text{Acq. and Other Charges Yr 1}] - \frac{\sum_{t=2}^{20} \text{Acq. and Other Charges Yr } t}{19}$$

$$NLP = \frac{A_x}{\ddot{a}_x}$$

For the first 15 policy years, the surrender charge at the end of duration  $t$  is given by the following formula. No

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surrender charge is applied after this 15 year period. Surrender charges apply during the first 15 years after issue or increase in specified amount up to age 50, between 11 and 14 years for ages 51-54 and 10 years for ages 55 and above.

$$\text{Surrender Charge}_t = \text{Surrender Charge}_1 \left\{ \frac{\ddot{a}_{x+t:20-t}|}{\ddot{a}_{x:20}|} \right\}$$

The net level premium and the annuity factors shown above have been calculated assuming the 2001 CSO mortality rates and interest rate of 3.0%. The value of E' has been limited to \$60 per thousand of death benefit. An example of the maximum surrender charge calculation is attached in Table B assuming the payment of the net level premium (NLP) in all policy years.

If there is a decrease in face amount, a specified amount decrease charge will only apply for the first 10 policy years after issue or a specified amount increase. A surrender charge is assessed according to the following formula:

$$\text{Surrender Charge}_t \times (1/2),$$

where

- (1) is the amount of this decrease
- (2) is the initial specified amount.

**Certification**

I certify that the assumptions used for this policy are reasonable, the policy appears to be self-supporting, and for future years the assumptions and rates do not unfairly discriminate between new issues and in force policies.



Thomas Mylander, FSA, MAAA  
The Lincoln National Life Insurance Company  
April 1, 2008



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**THE LINCOLN NATIONAL LIFE INSURANCE COMPANY**

**ACTUARIAL DESCRIPTION OF FLEXIBLE PREMIUM VARIABLE LIFE  
Policy Form LN698-U**

This policy provides for life coverage until the death of the insured. Accumulation values are based on values in the variable account, the fixed account and the loan account. The values that accumulate under this policy are based on the amount and number of premium payments made and the investment experience of the variable accounts and/or the fixed account to which the premium payments are allocated.

Premium payments, less the premium expense charge, are allocated to either the fixed account or the variable sub-accounts as directed by the policy owner.

The Fixed Account is accounted for as part of the Company's general account. Interest is credited daily on the amounts held under the Fixed Account at such rates as the Company shall determine, but in no event will the effective annual rate of interest on such portion be less than 3.0%.

The Separate Account is established under Indiana law, and registered as a unit investment trust under the 1940 Act. The assets of the Separate Account are used to purchase shares of the underlying mutual funds which are registered under the 1940 Act as open end management investment companies. Assets of each variable sub-account of the Separate Account are invested in shares of the corresponding fund portfolio.

**DESCRIPTION OF POLICY CHARACTERISTICS**

**Death Benefits**

This policy provides a death benefit on the insured's death while the policy is in force. Based on the policy owner's choice, one of three death benefit options will be in effect until the death of the insured. The amount of death benefit payable upon the insured's death depends upon the option chosen. The total death benefit is the greater of (1) and (2) below:

- (1) The death benefit is a percentage of the accumulation value on the date of the insured's death. The percentage is determined by the company, and is equal to that required by the Internal Revenue Code Section 7702 to maintain the contract as a life insurance policy. Either the guideline premium test or the cash value accumulation test will be used as determined by the policyholder at issue.

- (2) The death benefit is determined by the one of the following death benefit options chosen by the policy owner:

Option 1 – The death benefit is the specified amount.

Option 2 – The death benefit will be the greater of the sum of the specified amount and the accumulation value on the date of death and 115% of the specified amount.

Option 3 – The death benefit is the sum of the specified amount and the accumulated premiums or accumulated premiums less the cumulative policy factor on the date of death, up to the Option 3 limit shown in the Policy Specifications.

The initial option in effect is shown on the policy specifications page. The policy owner chooses the option at policy application. After issue, only death benefit option changes from Option 2 to Option 1 or Option 3 to Option 1 are permitted.

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### **Surrender Value**

The policy owner may surrender the policy at any time after issue for an amount equal to the surrender value under the policy. The surrender value equals the policy's accumulation value less any outstanding loan balance, including accrued loan interest, and less any applicable surrender charges. Surrender charges apply during the first 15 years after issue or increase in specified amount up to age 50, between 11 and 14 years for ages 51-54 and 10 years for ages 55 and above. A separate surrender charge schedule applies with respect to each increase in specified amount. Surrender values are determined using a formula which is in accordance with the Standard Nonforfeiture Law and are not less than those required by Massachusetts law.

### **Paid-Up Nonforfeiture Benefit**

The rates for calculating the cost of insurance will be the same regardless of the premium paying status of the policy. Coverage will continue for as long as the net Accumulation Value is sufficient to cover the monthly deduction which consists of the cost of insurance charges, an administrative fee charge and any charges for supplemental riders or optional benefits. Policies which reach the date the insured attains age 100 with a positive net accumulation value will no longer have charges deducted, but will remain in force until the insured's death. The specified amount at age 100 will be reduced by the amount of the Benefit Selection Option allocation percentage, if any.

### **Flexibility**

At issue the owner selects a specified amount of insurance, one of three death benefit options, the Benefit Selection Option allocation percentage, if any, and an initial planned annual premium amount.

Policies will be issued in one of five available premium classes: Preferred Plus, Preferred Non-tobacco, Standard Non-tobacco, Preferred Tobacco, and Standard Tobacco. The issue ages available for the Standard classes are age 15 through age 85. For the remaining classes the issue ages available are age 20 through age 80.

The specified amount of insurance is subject to the Company's minimum specified amount limits. At any time before attained age 100, while the policy is in force, the owner may change the specified amount of insurance. Decreases may not lower the amount of insurance below the Company's minimum specified amount limit or the minimum amount required by the Internal Revenue Code to maintain the contract as a life insurance policy. The owner may increase the specified amount of insurance by submitting satisfactory evidence of insurability and by paying any required additional premium.

Flexible premium payments are provided for in the policy. An initial premium is payable upon delivery of the policy. Premium payments together with interest credits and/or investment earnings must be sufficient to cover mortality costs and expense charges in order to maintain the policy in force. Premiums may be paid in any amount, subject to certain specified limits, at any time prior to the policy anniversary nearest the insured's age 100 while the policy is in force.

The Benefit Selection Option on the policy provides the policyholder the option to increase base policy cash values by decreasing the Specified Amount after age 100. The policyholder selects a Benefit Selection Option Allocation Percentage at issue and may not change this percentage after issue. This percentage is then utilized to reduce the per \$1000 base policy charge and the additive COI loads.

### **No-Lapse Provision**

There are 10 and 20 year no-lapse periods available on this policy. The policy will not lapse during a no-lapse period as long as (1) is at least equal to (2) where:

- (1) is equal to the sum of all premium payments less any partial surrenders accumulated at 4% annual interest, less any indebtedness
- (2) is equal to the sum of the corresponding no-lapse premiums accumulated at 4% annual interest

The no-lapse premiums vary by specified amount, age, sex, premium class, no-lapse period, and death benefit option. The no-lapse provision terminates at the earlier of age 100 or the end of both no-lapse periods. The

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provision is available on death benefit options 1 and 2 only. The no-lapse premiums will increase if there is an increase to the policy specified amount.

### **BASIS OF VALUES**

#### **Interest**

There is no guaranteed rate of interest applicable in the calculation of the values of the Variable Account Sub-Accounts; such values depend directly on investment results.

The rate of interest applied to the Fixed Account may vary but will never be less than 0.008099% compounded daily (equivalent to a compounded annual rate of 3.0%).

#### **Persistency Bonus**

A persistency bonus will be credited to policies at the end of every policy month beginning in policy year 21. The amount of the bonus will be 0.012491% of the policy's net fund value and will be applied at the end of the month, before the next monthiversary. The monthly rate is equivalent to a 0.15% annual rate. This bonus is a guaranteed rate and applies to both the fixed and the variable sub-accounts.

#### **Cost of Insurance**

The guaranteed maximum cost of insurance rates under this policy are based on the 2001 Commissioners Standard Ordinary (CSO) Mortality Table. Guaranteed maximum cost of insurance rates for policies issued on a unisex basis will be based on the 2001 CSO (80) Smoker Distinct Ultimate ANB Mortality Table.

Appropriate actuarial adjustments will be made to guaranteed maximum rates for insureds in a substandard rating class. The company may use modified cost of insurance rates which produce a lower cost of insurance, thus producing higher cash values than those generated by the guaranteed 2001 CSO rates.

### **POLICY CHARGES**

#### **Premium Load**

A premium load is applied to each premium payment. The premium load is guaranteed not to exceed 5% in all years.

#### **Monthly Deduction**

Each policy month, a deduction is made from the accumulation value to pay the cost of insurance charges, the monthly administrative fee and any supplemental rider or optional benefits provided.

#### **Cost of Insurance Charge**

Policies will be issued in one of five available premium classes: Preferred Plus, Preferred Non-tobacco, Standard Non-tobacco, Preferred Tobacco, and Standard Tobacco. Special premium classes are used when mortality experience in excess of Standard Tobacco or Standard Non-tobacco is expected. A flat extra cost per \$1,000 may also be assessed to cover additional mortality.

The cost of insurance charge will be determined as follows:

$$COI_t = r_{x+t} \left( \frac{DB_{x+t}}{ADJ} - AV_t \right) \text{ where:}$$

t	=	Duration in months
COI <sub>t</sub>	=	Cost of Insurance charge at duration t
r <sub>x+t</sub>	=	Monthly cost of insurance rate at duration t for insured issued at age x
DB <sub>x+t</sub>	=	Death Benefit at duration t for insured issued at age x

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$AV_t$	=	Accumulation Value at duration $t$
ADJ	=	1.0024663 (monthly interest rate equivalent of 3% annual rate)

### **Monthly Administrative Fee**

The monthly administrative fee is equal to (a) + (b) + (c) where,

- (a) is a fee of \$10 per month during each policy year;
- (b) is a monthly charge per \$1000 of initial specified amount for the first 120 months from the date of issue; and
- (c) is a monthly charge per \$1000 for any increase in specified amount after issue for the first 120 months from the date of increase.

The charges described in (b) and (c) are based on the premium class shown on the policy specification pages, the insured's age at issue and at increase, the Benefit Selection Option allocation percentage, if any, and death benefit option. These charges are guaranteed not to exceed the values shown in attached Table A. However, the Benefit Selection Option may result in charges that are less than these maximums. If so, the lesser amount will be guaranteed in the contract, but will not be used to increase the surrender charges.

### **Fixed Account Asset Charge**

The fixed account asset charge is calculated as a percentage of the value of the fixed account. This charge is deducted daily from the fixed account. The fixed account asset charge is guaranteed to be equal to 0.00%.

### **Mortality and Expense Risk Charge**

The mortality and expense risk charge is calculated as a percentage of the value of the variable sub-accounts; it is not applied to any accumulation value associated with the fixed account. The mortality and expense risk charge is deducted from each variable sub-account at the end of each valuation period. This charge is guaranteed not to exceed an annual rate of 0.20%.

## **ADDITIONAL POLICY OPTIONS**

### **Loans**

Policy loans are permitted if the policy has a positive surrender value. An amount equal to the loan will be transferred from the sub-accounts to the loan account. The outstanding loan balance equals the loan account value plus any accrued interest on the loan. Amounts held in the loan account will be credited interest at a fixed rate equal to 3.00% annually. Interest will be charged against the loan balance at a fixed loan interest rate of 4.00% for the first 10 policy years, then 3.00% thereafter, payable in arrears.

### **Transfers Between Sub-Accounts**

The owner allocates the premium payments to the various underlying investment options. The owner may transfer the accumulation value among the eligible investment options, subject to restrictions on transfers as described in the contract.

### **Transfer Fee**

Up to twenty-four (24) transfers may be made in any policy year without charge. However, for each additional transfer request beyond this number, the Company may charge a transfer fee not to exceed \$25.

### **Partial Surrenders (Withdrawals)**

The policy owner may withdraw a portion of the accumulation value at any time the surrender value is positive subject to limitations described in the contract. A partial surrender will reduce the accumulation value by the amount of the partial surrender. The specified amount may also be reduced by the amount necessary to prevent an increase in the net amount at risk. Any such decreases will be applied on a last-in-first-out basis.

## **ACTUARIAL VALUES**

### **Statutory Reserve**

Reserves for the base policy, including the no-lapse provision, are computed in accordance with the principles contained in the Standard Valuation Law and applicable state regulations in a manner which is actuarially consistent with the variable nature of the benefits provided. At all times the reserves will be greater than the statutory minimum requirements.

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### Accumulation Value

The accumulation value equals the sum of the fixed account value, the variable account value, and the loan account. The accumulation value reflects net premium payments made, the amount of any partial surrenders, any increases or decreases as a result of market performance in the variable sub-accounts, interest credited under the fixed account, interest credited under the loan account, and all expenses and fees as specified in the policy.

### Surrender Value

The net accumulation value is the accumulation value less the amount of indebtedness, if any, in the loan account.

The surrender value is equal to the net accumulation value less any surrender charge as specified under Schedule 1 in the policy. The surrender charges shown in the policy are calculated in accordance with the Standard Nonforfeiture Law (SNFL) and never exceed those based on the formula for the "unamortized unused initial expense allowances" in the SNFL. In addition, the surrender value and paid-up non-forfeiture benefits are computed by a method consistent with and will not be less than the minimum values and benefits required by M.G.L. Chapter 175, Section 144.

Under the SNFL, the maximum surrender charge at issue is equal to  $(E' - E)$ , where,

$E'$  = The maximum initial expense allowance under the SNFL.

$$= 125\% \text{ Min}[NLP, 4\% \text{ IssueFace}] + 1\% \text{ IssueFace}$$

$E$  = The excess first year acquisition and other charges under the SNFL.

$$= [\text{Acq. and Other Charges Yr 1}] - \sum_{t=2}^{20} \frac{\text{Acq. and Other Charges Yr } t}{19}$$

$$NLP = \frac{A_x}{\ddot{a}_x}$$

For the first 15 policy years, the surrender charge at the end of duration  $t$  is given by the following formula. No surrender charge is applied after this 15 year period. Surrender charges apply during the first 15 years after issue or increase in specified amount up to age 50, between 11 and 14 years for ages 51-54 and 10 years for ages 55 and above.

$$\text{Surrender Charge}_t = \text{Surrender Charge}_1 \left\{ \frac{\ddot{a}_{x+t:20-t}}{\ddot{a}_{x:20}} \right\}$$

The net level premium and the annuity factors shown above have been calculated assuming the 2001 CSO mortality rates and the fixed account guaranteed interest rate of 3.0%. The value of  $E'$  has been limited to \$60 per thousand of death benefit. An example of the maximum surrender charge calculation is attached in Table B assuming the payment of the net level premium (NLP) in all policy years.

If there is a decrease in face amount, a specified amount decrease charge will only apply for the first 10 policy years after issue or any specified amount increase. A surrender charge is assessed according to the following formula:

$$\text{Surrender Charge}_t \times (1/2),$$

where

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- (1) is the amount of this decrease
- (2) is the initial specified amount.

**Certification**

I certify that the assumptions used for this policy are reasonable, the policy appears to be self-supporting, and for future years the assumptions and rates do not unfairly discriminate between new issues and in force policies.

A handwritten signature in black ink, appearing to read "Thomas Mylander", is written on a light yellow rectangular background. The signature is fluid and cursive.

---

Thomas Mylander, FSA, MAAA  
The Lincoln National Life Insurance Company  
April 1, 2008

# THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

## ACTUARIAL DESCRIPTION OF GUARANTEED DEATH BENEFIT & LOAN RIDER Rider Form LR546

### CONFIDENTIAL – NOT TO BE MADE AVAILABLE FOR PUBLIC INSPECTION

This rider provides a guaranteed death benefit and loan provision on the base policy to which it is attached.

As long as the requirements in the rider are met, the base policy will not lapse until both of the following occur:

- a) the Net Accumulation Value is less than the required monthly deduction; and
- b) the Alternate Policy Value less policy Indebtedness is less than or equal to zero.

The Alternate Policy Value is a reference value and is not used in determining the actual policy charges or policy values. The Alternate Policy Value is defined as the Accumulation Value that would have resulted from actual premiums paid, interest credited on the Alternate Policy Value, and deductions applied against the Alternate Policy Value.

As long as the requirements in the rider are met, the Death Benefit Proceeds will not be less than the Guaranteed Death Benefit less Indebtedness. Further, if the requirements for the Guaranteed Loan Provision are met, the rider provides for a Guaranteed Loan Amount.

#### **Guaranteed Death Benefit**

The Guaranteed Death Benefit will be calculated to be the greatest of the following:

- a) A factor multiplied by the lesser of the policy's current Specified Amount or the Initial Specified Amount as shown in the Policy Specifications;
- b) Indebtedness under the policy plus any Guaranteed Loan Amounts available, but not yet taken, multiplied by the applicable percentage in the Corridor Percentages Table shown in the Policy Specifications;
- c) A factor multiplied by the Alternate Policy Value multiplied by the applicable percentage in the Corridor Percentages Table shown in the Policy Specifications.

Under provisions a) and c), the factor depends on the Benefit Selection Option Percentage, if any, shown in the Policy Specifications. If the Benefit Selection Option is not elected, the factor will be one. Otherwise, the factor will be equal to the Guaranteed Death Benefit Factor as shown in the Policy Specifications pages for this rider. The Guaranteed Death Benefit Factor is defined as  $1 - (.75 * \text{Benefit Selection Option Percentage})$ .

#### **Alternate Policy Value Specified Amount**

At issue, the Alternate Policy Value Specified Amount is set equal to the base policy Initial Specified Amount. Decreases and increases to the base Specified Amount will also decrease or increase the Alternate Policy Value Specified Amount by the same dollar amount. Upon a change from Death Benefit Option 2 (Increasing) to Death Benefit Option 1 (Level), the Alternate Policy Value Specified Amount at the date of the change will be equal to a) plus b) where:

- a) Is the Alternate Policy Value Specified Amount immediately prior to the change; and
- b) Is the greater of the Alternate Policy Value and the policy's Accumulation Value at the date of the change.

Additionally, if Policy Amendment #B10461 is attached to the policy, the Alternate Policy Value Specified Amount at the date of the death benefit option change will not be less than 115% of the Alternate Policy Value Specified Amount immediately prior to the change.

### **Guaranteed Loan Amount**

The Guaranteed Loan Amount will be made available if Death Benefit Option 1 (Level) is in effect and the Alternate Policy Value divided by the Alternate Policy Value Specified Amount exceeds the appropriate value from the Table of Funding Level Threshold Percentages as shown in the Policy Specifications pages for this rider, but no earlier than two years after issue. The Guaranteed Loan Amount is calculated to be the Alternate Policy Value Specified Amount on the date the Guaranteed Loan Provision is initiated multiplied by the Guaranteed Loan Amount Factor, as shown in the Policy Specifications for this rider, divided by 1000. The Guaranteed Loan Amount Factor will be equal to:

$$GLA\_Factor = DB\_Factor * (A * Funding\_Level - (B \div (FundingLevel - (C - 1\%)^{1/2})))$$

where DB\_Factor = 1 if the Benefit Selection Option is not elected  
= Guaranteed Death Benefit Factor if the Benefit Selection Option is elected  
Funding\_Level = Alternate Policy Value divided by the Alternate Policy Value Specified Amount  
A = the appropriate value from Table A in the Policy Specifications pages for this rider  
B = the appropriate value from Table B in the Policy Specifications pages for this rider  
C = the appropriate value from the Table of Funding Level Threshold Percentages in the Policy Specifications pages for this rider

Also, at any point when a Guaranteed Loan Amount is available, the policy's Net Accumulation Value will not be less than such Guaranteed Loan Amount.

### **Excess Income Amount**

Along with the Guaranteed Loan Amount, the policyowner may also be entitled to take an additional Excess Income Amount. On each policy anniversary, if the Net Accumulation Value in the policy is greater than the present value of all future guaranteed loans, an additional Excess Income Amount may be allowed. This Excess Income Amount will be a percentage of the difference of the Net Accumulation Value minus the present value of all future guaranteed loans.

### **Continuation of Coverage Beyond Age 100**

As long as the policy has not lapsed under the terms of this rider, the coverage provided under the rider after the policy anniversary nearest the insured's attained age 100 will continue, however, no more loans or withdrawals would be made available through the Guaranteed Loan Provision at that point. Also, no more premiums or interest will be credited to the Alternate Policy Value, and no more deductions would be made against the Alternate Policy Value.

## **THE GUARANTEED DEATH BENEFIT & LOAN RIDER CHARGE**

A guaranteed monthly charge per \$1000 of Initial Specified Amount will be deducted from the policy Accumulation Value for 240 months following policy issue or upon any increase in Specified Amount. The charge varies by issue age (or attained age for an increase in Specified Amount), gender, underwriting class, death benefit option elected at policy issue, and Benefit Selection Option percentage, if any. These charges are guaranteed not to exceed the values shown in attached Table A. However, the Benefit Selection Option may result in charges that are less than these maximums. If so, the lesser amount will be guaranteed in the contract.

## **DETERMINING THE ALTERNATE POLICY VALUE**

### **Interest**

The rate of interest applied to the Alternate Policy Value is fixed at 0.01206015% compounded daily (equivalent to a compounded annual rate of 4.5%).

### **Monthly Deduction**

Each policy month, a deduction is made from the Alternate Policy Value to pay the Alternate Policy Value Cost of Insurance charges.



### **Alternate Policy Cost of Insurance Charge**

The Alternate Policy Cost of Insurance Charge will be determined as follows:

$$ACOI_t = r_t^{\text{Alternate}} \left( \frac{ADB V_t}{ADJ} - APV_t \right) \text{ where:}$$

t	=	Duration in months
ACOI <sub>t</sub>	=	Alternate Policy Cost of Insurance charge at duration t
r <sub>t</sub> <sup>Alternate</sup>	=	Monthly Alternate Cost of Insurance rate at duration t
ADB V <sub>t</sub>	=	Alternate Death Benefit Value at duration t
APV <sub>t</sub>	=	Alternate Policy Value at duration t
ADJ	=	1.0024663 (monthly interest rate equivalent of 3% annual rate)

The Alternate Death Benefit Value (ADB V), is based on the death benefit option in effect under the base policy using the Alternate Policy Value and Alternate Policy Value Specified Amount in lieu of the policy Accumulation Value and policy Specified Amount. If Policy Amendment #B10461 is attached to the policy, the Alternate Death Benefit will not be less than 115% of the Alternate Policy Value Specified Amount.

### **Changes in Alternate Policy Value**

Upon a change from Death Benefit Option 2 (Increasing) to Death Benefit Option 1 (Level), the Alternate Policy Value at the date of the change will be equal to the greater of the Alternate Policy Value or the policy's Accumulation Value.

Also, when the Guaranteed Loan Amount Provision is initiated, the Alternate Policy Value at the date of the change will be equal to the greater of the Alternate Policy Value or the policy's Accumulation Value.

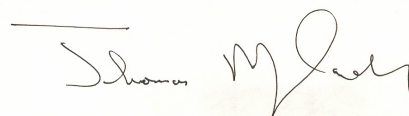
### **Statutory Reserve**

Under the Variable Life Model Regulation, the guarantee provided under this rider qualifies as a Guaranteed Minimum Death Benefit and an additional reserve may be required. This reserve is established in accordance with Actuarial Guideline 37 and provides for the contingency of death occurring when the Guaranteed Death Benefit exceeds the death benefit that would otherwise be paid in absence of the guarantee. At all times the reserves will be greater than the statutory minimum requirements. In total, reserves for the entire policy will not be less than cash surrender values.

The valuation interest rate for the benefits provided under this rider is currently 4.0%. The mortality basis is the 2001 CSO Male/Female, Smoker/Non-smoker, Select & Ultimate, age nearest birthday table. For unisex policies, the mortality basis is the 2001 CSO (80) Smoker/Non-smoker, Select & Ultimate, age nearest birthday table.

### **Certification**

I certify that the assumptions used for this rider are reasonable. The rider, when considered in conjunction with the base policy, appears to be self-supporting, and for future years the assumptions and rates do not unfairly discriminate between new issues and in force policies.



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Thomas Mylander, FSA, MAAA  
The Lincoln National Life Insurance Company  
April 18, 2008

**GDBL Charge Rates - Annual - Base - DBO1**

**Current**

**All Values rounded to 2 Decimals**

<b>Issue Age</b>	<b>Male Pref Best MPB</b>	<b>Male Pref NT MPN</b>	<b>Male Std NS MNS</b>	<b>Male Pref Smk MPS</b>	<b>Male Std Smk MSS</b>	<b>Female Pref Best FPB</b>	<b>Female Pref NT FPN</b>
0	0.35	0.35	0.35	0.46	0.46	0.35	0.35
1	0.35	0.35	0.35	0.46	0.46	0.35	0.35
2	0.35	0.35	0.35	0.46	0.46	0.35	0.35
3	0.35	0.35	0.35	0.46	0.46	0.35	0.35
4	0.35	0.35	0.35	0.46	0.46	0.35	0.35
5	0.35	0.35	0.35	0.46	0.46	0.35	0.35
6	0.35	0.35	0.35	0.46	0.46	0.35	0.35
7	0.35	0.35	0.35	0.46	0.46	0.35	0.35
8	0.35	0.35	0.35	0.46	0.46	0.35	0.35
9	0.35	0.35	0.35	0.46	0.46	0.35	0.35
10	0.35	0.35	0.35	0.46	0.46	0.35	0.35
11	0.35	0.35	0.35	0.46	0.46	0.35	0.35
12	0.35	0.35	0.35	0.46	0.46	0.35	0.35
13	0.35	0.35	0.35	0.46	0.46	0.35	0.35
14	0.35	0.35	0.35	0.46	0.46	0.35	0.35
15	0.35	0.35	0.35	0.46	0.46	0.35	0.35
16	0.35	0.35	0.35	0.49	0.49	0.35	0.35
17	0.35	0.35	0.35	0.52	0.52	0.35	0.35
18	0.35	0.35	0.35	0.56	0.56	0.35	0.35
19	0.35	0.35	0.35	0.59	0.59	0.35	0.35
20	0.35	0.35	0.35	0.62	0.62	0.35	0.35
21	0.35	0.35	0.35	0.65	0.65	0.35	0.35
22	0.35	0.35	0.35	0.68	0.68	0.35	0.35
23	0.35	0.35	0.35	0.72	0.72	0.35	0.35
24	0.35	0.35	0.35	0.75	0.75	0.35	0.35
25	0.35	0.35	0.35	0.78	0.78	0.35	0.35
26	0.35	0.35	0.35	0.80	0.80	0.35	0.35
27	0.35	0.35	0.35	0.82	0.82	0.35	0.35
28	0.35	0.35	0.35	0.83	0.83	0.35	0.35
29	0.35	0.35	0.35	0.85	0.85	0.35	0.35
30	0.35	0.35	0.35	0.87	0.87	0.35	0.35
31	0.35	0.35	0.35	0.89	0.89	0.35	0.35
32	0.35	0.35	0.35	0.91	0.91	0.35	0.35
33	0.35	0.35	0.35	0.92	0.92	0.35	0.35
34	0.35	0.35	0.35	0.94	0.94	0.35	0.35
35	0.35	0.35	0.35	0.96	0.96	0.35	0.35
36	0.36	0.36	0.36	0.97	0.97	0.36	0.36
37	0.37	0.37	0.37	0.97	0.97	0.36	0.36
38	0.38	0.38	0.38	0.98	0.98	0.37	0.37
39	0.39	0.39	0.39	0.98	0.98	0.37	0.37
40	0.41	0.41	0.41	0.99	0.99	0.38	0.38
41	0.42	0.42	0.42	1.00	1.00	0.39	0.39
42	0.43	0.43	0.43	1.00	1.00	0.39	0.39
43	0.44	0.44	0.44	1.01	1.01	0.40	0.40

44	0.45	0.45	0.45	1.01	1.01	0.40	0.40
45	0.46	0.46	0.46	1.02	1.02	0.41	0.41
46	0.49	0.49	0.49	1.06	1.06	0.43	0.43
47	0.52	0.52	0.52	1.09	1.09	0.45	0.45
48	0.55	0.55	0.55	1.13	1.13	0.48	0.48
49	0.58	0.58	0.58	1.16	1.16	0.50	0.50
50	0.62	0.62	0.62	1.20	1.20	0.52	0.52
51	0.65	0.65	0.65	1.24	1.24	0.54	0.54
52	0.68	0.68	0.68	1.27	1.27	0.56	0.56
53	0.71	0.71	0.71	1.31	1.31	0.59	0.59
54	0.74	0.74	0.74	1.34	1.34	0.61	0.61
55	0.77	0.77	0.77	1.38	1.38	0.63	0.63
56	0.80	0.80	0.80	1.42	1.42	0.66	0.66
57	0.84	0.84	0.84	1.47	1.47	0.70	0.70
58	0.87	0.87	0.87	1.51	1.51	0.73	0.73
59	0.90	0.90	0.90	1.56	1.56	0.77	0.77
60	0.94	0.94	0.94	1.60	1.60	0.80	0.80
61	0.97	0.97	0.97	1.64	1.64	0.83	0.83
62	1.00	1.00	1.00	1.69	1.69	0.87	0.87
63	1.03	1.03	1.03	1.73	1.73	0.90	0.90
64	1.07	1.07	1.07	1.78	1.78	0.94	0.94
65	1.10	1.10	1.10	1.82	1.82	0.97	0.97
66	1.13	1.13	1.13	1.86	1.86	1.00	1.00
67	1.17	1.17	1.17	1.91	1.91	1.04	1.04
68	1.20	1.20	1.20	1.95	1.95	1.07	1.07
69	1.23	1.23	1.23	2.00	2.00	1.11	1.11
70	1.27	1.27	1.27	2.04	2.04	1.14	1.14
71	1.30	1.30	1.30	2.08	2.08	1.17	1.17
72	1.33	1.33	1.33	2.13	2.13	1.21	1.21
73	1.36	1.36	1.36	2.17	2.17	1.24	1.24
74	1.40	1.40	1.40	2.22	2.22	1.28	1.28
75	1.43	1.43	1.43	2.26	2.26	1.31	1.31
76	1.46	1.46	1.46	2.30	2.30	1.34	1.34
77	1.50	1.50	1.50	2.35	2.35	1.38	1.38
78	1.53	1.53	1.53	2.39	2.39	1.41	1.41
79	1.56	1.56	1.56	2.44	2.44	1.45	1.45
80	1.60	1.60	1.60	2.48	2.48	1.48	1.48
81	1.63	1.63	1.63	2.52	2.52	1.51	1.51
82	1.66	1.66	1.66	2.57	2.57	1.55	1.55
83	1.69	1.69	1.69	2.61	2.61	1.58	1.58
84	1.73	1.73	1.73	2.66	2.66	1.62	1.62
85	1.76	1.76	1.76	2.70	2.70	1.65	1.65
86	1.79	1.79	1.79	2.74	2.74	1.68	1.68
87	1.83	1.83	1.83	2.79	2.79	1.72	1.72
88	1.86	1.86	1.86	2.83	2.83	1.75	1.75
89	1.89	1.89	1.89	2.88	2.88	1.79	1.79
90	1.93	1.93	1.93	2.92	2.92	1.82	1.82
91	1.96	1.96	1.96	2.96	2.96	1.85	1.85
92	1.99	1.99	1.99	3.01	3.01	1.89	1.89
93	2.02	2.02	2.02	3.05	3.05	1.92	1.92
94	2.06	2.06	2.06	3.10	3.10	1.96	1.96
95	2.09	2.09	2.09	3.14	3.14	1.99	1.99

96	2.12	2.12	2.12	3.18	3.18	2.02	2.02
97	2.16	2.16	2.16	3.23	3.23	2.06	2.06
98	2.19	2.19	2.19	3.27	3.27	2.09	2.09
99	2.22	2.22	2.22	3.32	3.32	2.13	2.13

Female Std NS FNS	Female Pref Smk FPS	Female Std Smk FSS	Unisex Pref Best UPB	Unisex Pref NT UPN	Unisex Std NS UNS	Unisex Pref Smk UPS	Unisex Std Smk USS
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.46	0.46	0.35	0.35	0.35	0.46	0.46
0.35	0.48	0.48	0.35	0.35	0.35	0.49	0.49
0.35	0.51	0.51	0.35	0.35	0.35	0.52	0.52
0.35	0.53	0.53	0.35	0.35	0.35	0.55	0.55
0.35	0.56	0.56	0.35	0.35	0.35	0.58	0.58
0.35	0.58	0.58	0.35	0.35	0.35	0.61	0.61
0.35	0.60	0.60	0.35	0.35	0.35	0.64	0.64
0.35	0.63	0.63	0.35	0.35	0.35	0.67	0.67
0.35	0.65	0.65	0.35	0.35	0.35	0.71	0.71
0.35	0.68	0.68	0.35	0.35	0.35	0.74	0.74
0.35	0.70	0.70	0.35	0.35	0.35	0.76	0.76
0.35	0.71	0.71	0.35	0.35	0.35	0.78	0.78
0.35	0.71	0.71	0.35	0.35	0.35	0.80	0.80
0.35	0.72	0.72	0.35	0.35	0.35	0.81	0.81
0.35	0.72	0.72	0.35	0.35	0.35	0.82	0.82
0.35	0.73	0.73	0.35	0.35	0.35	0.84	0.84
0.35	0.73	0.73	0.35	0.35	0.35	0.86	0.86
0.35	0.74	0.74	0.35	0.35	0.35	0.88	0.88
0.35	0.74	0.74	0.35	0.35	0.35	0.88	0.88
0.35	0.75	0.75	0.35	0.35	0.35	0.90	0.90
0.35	0.75	0.75	0.35	0.35	0.35	0.92	0.92
0.36	0.75	0.75	0.36	0.36	0.36	0.93	0.93
0.36	0.76	0.76	0.37	0.37	0.37	0.93	0.93
0.37	0.76	0.76	0.38	0.38	0.38	0.94	0.94
0.37	0.77	0.77	0.39	0.39	0.39	0.94	0.94
0.38	0.77	0.77	0.40	0.40	0.40	0.95	0.95
0.39	0.77	0.77	0.41	0.41	0.41	0.95	0.95
0.39	0.78	0.78	0.42	0.42	0.42	0.96	0.96
0.40	0.78	0.78	0.43	0.43	0.43	0.96	0.96

0.40	0.79	0.79	0.44	0.44	0.44	0.97	0.97
0.41	0.79	0.79	0.45	0.45	0.45	0.97	0.97
0.43	0.83	0.83	0.48	0.48	0.48	1.01	1.01
0.45	0.87	0.87	0.51	0.51	0.51	1.05	1.05
0.48	0.92	0.92	0.54	0.54	0.54	1.09	1.09
0.50	0.96	0.96	0.56	0.56	0.56	1.12	1.12
0.52	1.00	1.00	0.60	0.60	0.60	1.16	1.16
0.54	1.04	1.04	0.63	0.63	0.63	1.20	1.20
0.56	1.08	1.08	0.66	0.66	0.66	1.23	1.23
0.59	1.13	1.13	0.69	0.69	0.69	1.27	1.27
0.61	1.17	1.17	0.71	0.71	0.71	1.31	1.31
0.63	1.21	1.21	0.74	0.74	0.74	1.35	1.35
0.66	1.25	1.25	0.77	0.77	0.77	1.39	1.39
0.70	1.29	1.29	0.81	0.81	0.81	1.43	1.43
0.73	1.33	1.33	0.84	0.84	0.84	1.47	1.47
0.77	1.37	1.37	0.87	0.87	0.87	1.52	1.52
0.80	1.41	1.41	0.91	0.91	0.91	1.56	1.56
0.83	1.44	1.44	0.94	0.94	0.94	1.60	1.60
0.87	1.48	1.48	0.97	0.97	0.97	1.65	1.65
0.90	1.52	1.52	1.00	1.00	1.00	1.69	1.69
0.94	1.56	1.56	1.04	1.04	1.04	1.74	1.74
0.97	1.60	1.60	1.07	1.07	1.07	1.78	1.78
1.00	1.64	1.64	1.10	1.10	1.10	1.82	1.82
1.04	1.68	1.68	1.14	1.14	1.14	1.86	1.86
1.07	1.72	1.72	1.17	1.17	1.17	1.90	1.90
1.11	1.76	1.76	1.21	1.21	1.21	1.95	1.95
1.14	1.80	1.80	1.24	1.24	1.24	1.99	1.99
1.17	1.83	1.83	1.27	1.27	1.27	2.03	2.03
1.21	1.87	1.87	1.31	1.31	1.31	2.08	2.08
1.24	1.91	1.91	1.34	1.34	1.34	2.12	2.12
1.28	1.95	1.95	1.38	1.38	1.38	2.17	2.17
1.31	1.99	1.99	1.41	1.41	1.41	2.21	2.21
1.34	2.03	2.03	1.44	1.44	1.44	2.25	2.25
1.38	2.07	2.07	1.48	1.48	1.48	2.29	2.29
1.41	2.11	2.11	1.51	1.51	1.51	2.33	2.33
1.45	2.15	2.15	1.54	1.54	1.54	2.38	2.38
1.48	2.19	2.19	1.58	1.58	1.58	2.42	2.42
1.51	2.22	2.22	1.61	1.61	1.61	2.46	2.46
1.55	2.26	2.26	1.64	1.64	1.64	2.51	2.51
1.58	2.30	2.30	1.67	1.67	1.67	2.55	2.55
1.62	2.34	2.34	1.71	1.71	1.71	2.60	2.60
1.65	2.38	2.38	1.74	1.74	1.74	2.64	2.64
1.68	2.42	2.42	1.77	1.77	1.77	2.68	2.68
1.72	2.46	2.46	1.81	1.81	1.81	2.72	2.72
1.75	2.50	2.50	1.84	1.84	1.84	2.76	2.76
1.79	2.54	2.54	1.87	1.87	1.87	2.81	2.81
1.82	2.58	2.58	1.91	1.91	1.91	2.85	2.85
1.85	2.61	2.61	1.94	1.94	1.94	2.89	2.89
1.89	2.65	2.65	1.97	1.97	1.97	2.94	2.94
1.92	2.69	2.69	2.00	2.00	2.00	2.98	2.98
1.96	2.73	2.73	2.04	2.04	2.04	3.03	3.03
1.99	2.77	2.77	2.07	2.07	2.07	3.07	3.07

2.02	2.81	2.81	2.10	2.10	2.10	3.11	3.11
2.06	2.85	2.85	2.14	2.14	2.14	3.15	3.15
2.09	2.89	2.89	2.17	2.17	2.17	3.19	3.19
2.13	2.93	2.93	2.20	2.20	2.20	3.24	3.24

**GDBL Charge Rates - Annual - BSO - DBO1**

**Current**

**All Values rounded to 2 Decimals**

<b>Issue Age</b>	<b>Male Pref Best MPB</b>	<b>Male Pref NT MPN</b>	<b>Male Std NS MNS</b>	<b>Male Pref Smk MPS</b>	<b>Male Std Smk MSS</b>	<b>Female Pref Best FPB</b>	<b>Female Pref NT FPN</b>
0	0.08	0.08	0.08	0.09	0.09	0.08	0.08
1	0.08	0.08	0.08	0.09	0.09	0.08	0.08
2	0.08	0.08	0.08	0.09	0.09	0.08	0.08
3	0.08	0.08	0.08	0.09	0.09	0.08	0.08
4	0.08	0.08	0.08	0.09	0.09	0.08	0.08
5	0.08	0.08	0.08	0.09	0.09	0.08	0.08
6	0.08	0.08	0.08	0.09	0.09	0.08	0.08
7	0.08	0.08	0.08	0.09	0.09	0.08	0.08
8	0.08	0.08	0.08	0.09	0.09	0.08	0.08
9	0.08	0.08	0.08	0.09	0.09	0.08	0.08
10	0.08	0.08	0.08	0.09	0.09	0.08	0.08
11	0.08	0.08	0.08	0.09	0.09	0.08	0.08
12	0.08	0.08	0.08	0.09	0.09	0.08	0.08
13	0.08	0.08	0.08	0.09	0.09	0.08	0.08
14	0.08	0.08	0.08	0.09	0.09	0.08	0.08
15	0.08	0.08	0.08	0.09	0.09	0.08	0.08
16	0.08	0.08	0.08	0.09	0.09	0.08	0.08
17	0.08	0.08	0.08	0.09	0.09	0.08	0.08
18	0.08	0.08	0.08	0.09	0.09	0.08	0.08
19	0.08	0.08	0.08	0.09	0.09	0.08	0.08
20	0.08	0.08	0.08	0.09	0.09	0.08	0.08
21	0.08	0.08	0.08	0.09	0.09	0.08	0.08
22	0.08	0.08	0.08	0.09	0.09	0.08	0.08
23	0.08	0.08	0.08	0.09	0.09	0.08	0.08
24	0.08	0.08	0.08	0.09	0.09	0.08	0.08
25	0.08	0.08	0.08	0.09	0.09	0.08	0.08
26	0.08	0.08	0.08	0.09	0.09	0.08	0.08
27	0.08	0.08	0.08	0.10	0.10	0.08	0.08
28	0.08	0.08	0.08	0.10	0.10	0.08	0.08
29	0.08	0.08	0.08	0.10	0.11	0.08	0.08
30	0.08	0.09	0.09	0.11	0.11	0.08	0.08
31	0.08	0.09	0.09	0.11	0.11	0.08	0.08
32	0.08	0.09	0.09	0.11	0.12	0.08	0.08
33	0.08	0.09	0.09	0.11	0.12	0.08	0.08
34	0.08	0.09	0.09	0.12	0.13	0.08	0.08
35	0.08	0.09	0.09	0.12	0.13	0.08	0.08
36	0.09	0.10	0.10	0.13	0.14	0.08	0.08
37	0.09	0.10	0.10	0.14	0.15	0.08	0.08
38	0.10	0.11	0.11	0.15	0.16	0.08	0.09
39	0.10	0.11	0.11	0.16	0.17	0.08	0.09
40	0.11	0.12	0.12	0.17	0.18	0.09	0.09
41	0.11	0.12	0.13	0.18	0.19	0.09	0.09
42	0.12	0.13	0.13	0.19	0.20	0.09	0.09
43	0.12	0.13	0.14	0.20	0.21	0.09	0.10



44	0.13	0.14	0.14	0.21	0.22	0.09	0.10
45	0.13	0.14	0.15	0.22	0.23	0.09	0.10
46	0.14	0.15	0.16	0.24	0.25	0.09	0.10
47	0.15	0.16	0.18	0.26	0.28	0.10	0.11
48	0.16	0.17	0.19	0.28	0.30	0.10	0.11
49	0.17	0.18	0.20	0.30	0.32	0.10	0.12
50	0.18	0.20	0.22	0.33	0.35	0.11	0.12
51	0.18	0.21	0.23	0.35	0.37	0.11	0.12
52	0.19	0.22	0.24	0.37	0.39	0.11	0.13
53	0.20	0.23	0.25	0.39	0.41	0.11	0.13
54	0.21	0.24	0.27	0.41	0.44	0.12	0.14
55	0.22	0.25	0.28	0.43	0.46	0.12	0.14
56	0.23	0.25	0.28	0.43	0.47	0.12	0.14
57	0.23	0.26	0.29	0.43	0.47	0.13	0.15
58	0.24	0.26	0.29	0.43	0.48	0.13	0.15
59	0.24	0.26	0.29	0.43	0.48	0.14	0.15
60	0.25	0.27	0.30	0.43	0.49	0.14	0.16
61	0.26	0.27	0.30	0.43	0.49	0.14	0.16
62	0.26	0.27	0.30	0.43	0.50	0.15	0.16
63	0.27	0.27	0.30	0.43	0.50	0.15	0.16
64	0.27	0.28	0.31	0.43	0.51	0.16	0.17
65	0.28	0.28	0.31	0.43	0.51	0.16	0.17
66	0.29	0.29	0.32	0.44	0.52	0.17	0.18
67	0.30	0.30	0.33	0.45	0.53	0.18	0.19
68	0.31	0.31	0.34	0.46	0.54	0.19	0.20
69	0.32	0.32	0.35	0.47	0.55	0.20	0.21
70	0.33	0.33	0.36	0.48	0.56	0.21	0.22
71	0.34	0.34	0.37	0.49	0.57	0.22	0.23
72	0.35	0.35	0.38	0.50	0.58	0.23	0.24
73	0.36	0.36	0.39	0.51	0.59	0.24	0.25
74	0.37	0.37	0.40	0.52	0.60	0.25	0.26
75	0.38	0.38	0.41	0.53	0.61	0.26	0.27
76	0.39	0.39	0.42	0.54	0.62	0.27	0.28
77	0.40	0.40	0.43	0.55	0.63	0.28	0.29
78	0.41	0.41	0.44	0.56	0.64	0.29	0.30
79	0.42	0.42	0.45	0.57	0.65	0.30	0.31
80	0.43	0.43	0.46	0.58	0.66	0.31	0.32
81	0.44	0.44	0.47	0.59	0.67	0.32	0.33
82	0.45	0.45	0.48	0.60	0.68	0.33	0.34
83	0.46	0.46	0.49	0.61	0.69	0.34	0.35
84	0.47	0.47	0.50	0.62	0.70	0.35	0.36
85	0.48	0.48	0.51	0.63	0.71	0.36	0.37
86	0.49	0.49	0.52	0.64	0.72	0.37	0.38
87	0.50	0.50	0.53	0.65	0.73	0.38	0.39
88	0.51	0.51	0.54	0.66	0.74	0.39	0.40
89	0.52	0.52	0.55	0.67	0.75	0.40	0.41
90	0.53	0.53	0.56	0.68	0.76	0.41	0.42
91	0.54	0.54	0.57	0.69	0.77	0.42	0.43
92	0.55	0.55	0.58	0.70	0.78	0.43	0.44
93	0.56	0.56	0.59	0.71	0.79	0.44	0.45
94	0.57	0.57	0.60	0.72	0.80	0.45	0.46
95	0.58	0.58	0.61	0.73	0.81	0.46	0.47

96	0.59	0.59	0.62	0.74	0.82	0.47	0.48
97	0.60	0.60	0.63	0.75	0.83	0.48	0.49
98	0.61	0.61	0.64	0.76	0.84	0.49	0.50
99	0.62	0.62	0.65	0.77	0.85	0.50	0.51

Female Std NS FNS	Female Pref Smk FPS	Female Std Smk FSS	Unisex Pref Best UPB	Unisex Pref NT UPN	Unisex Std NS UNS	Unisex Pref Smk UPS	Unisex Std Smk USS
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.09	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.09	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.09	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.09	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.09	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.09	0.08	0.08	0.08	0.09	0.09
0.08	0.08	0.09	0.08	0.08	0.08	0.09	0.09
0.08	0.09	0.10	0.08	0.08	0.08	0.10	0.10
0.08	0.09	0.10	0.08	0.08	0.08	0.10	0.10
0.08	0.09	0.10	0.08	0.08	0.08	0.10	0.11
0.08	0.10	0.11	0.08	0.09	0.09	0.11	0.11
0.08	0.10	0.11	0.08	0.09	0.09	0.11	0.11
0.08	0.10	0.11	0.08	0.09	0.09	0.11	0.12
0.08	0.10	0.11	0.08	0.09	0.09	0.11	0.12
0.08	0.11	0.12	0.08	0.09	0.09	0.12	0.13
0.08	0.11	0.12	0.08	0.09	0.09	0.12	0.13
0.08	0.12	0.13	0.09	0.10	0.10	0.13	0.14
0.09	0.12	0.13	0.09	0.10	0.10	0.14	0.15
0.09	0.13	0.14	0.10	0.11	0.11	0.15	0.16
0.09	0.13	0.14	0.10	0.11	0.11	0.15	0.16
0.10	0.14	0.15	0.11	0.11	0.12	0.16	0.17
0.10	0.14	0.16	0.11	0.11	0.12	0.17	0.18
0.10	0.15	0.16	0.11	0.12	0.12	0.18	0.19
0.10	0.15	0.17	0.11	0.12	0.13	0.19	0.20

0.11	0.16	0.17	0.12	0.13	0.13	0.20	0.21
0.11	0.16	0.18	0.12	0.13	0.14	0.21	0.22
0.12	0.17	0.19	0.13	0.14	0.15	0.23	0.24
0.12	0.17	0.20	0.14	0.15	0.17	0.24	0.26
0.13	0.18	0.21	0.15	0.16	0.18	0.26	0.28
0.13	0.19	0.22	0.16	0.17	0.19	0.28	0.30
0.14	0.20	0.24	0.17	0.18	0.20	0.30	0.33
0.14	0.20	0.25	0.17	0.19	0.21	0.32	0.35
0.15	0.21	0.26	0.17	0.20	0.22	0.34	0.36
0.15	0.22	0.27	0.18	0.21	0.23	0.36	0.38
0.16	0.22	0.28	0.19	0.22	0.25	0.37	0.41
0.16	0.23	0.29	0.20	0.23	0.26	0.39	0.43
0.16	0.23	0.29	0.21	0.23	0.26	0.39	0.43
0.17	0.23	0.29	0.21	0.24	0.27	0.39	0.43
0.17	0.23	0.29	0.22	0.24	0.27	0.39	0.44
0.17	0.23	0.29	0.22	0.24	0.27	0.39	0.44
0.18	0.23	0.30	0.23	0.25	0.28	0.39	0.45
0.18	0.23	0.30	0.24	0.25	0.28	0.39	0.45
0.18	0.23	0.30	0.24	0.25	0.28	0.39	0.46
0.18	0.23	0.30	0.25	0.25	0.28	0.39	0.46
0.19	0.23	0.30	0.25	0.26	0.29	0.39	0.47
0.19	0.23	0.30	0.26	0.26	0.29	0.39	0.47
0.20	0.24	0.31	0.27	0.27	0.30	0.40	0.48
0.21	0.25	0.32	0.28	0.28	0.31	0.41	0.49
0.22	0.26	0.33	0.29	0.29	0.32	0.42	0.50
0.23	0.27	0.34	0.30	0.30	0.33	0.43	0.51
0.24	0.28	0.35	0.31	0.31	0.34	0.44	0.52
0.25	0.29	0.36	0.32	0.32	0.35	0.45	0.53
0.26	0.30	0.37	0.33	0.33	0.36	0.46	0.54
0.27	0.31	0.38	0.34	0.34	0.37	0.47	0.55
0.28	0.32	0.39	0.35	0.35	0.38	0.48	0.56
0.29	0.33	0.40	0.36	0.36	0.39	0.49	0.57
0.30	0.34	0.41	0.37	0.37	0.40	0.50	0.58
0.31	0.35	0.42	0.38	0.38	0.41	0.51	0.59
0.32	0.36	0.43	0.39	0.39	0.42	0.52	0.60
0.33	0.37	0.44	0.40	0.40	0.43	0.53	0.61
0.34	0.38	0.45	0.41	0.41	0.44	0.54	0.62
0.35	0.39	0.46	0.42	0.42	0.45	0.55	0.63
0.36	0.40	0.47	0.43	0.43	0.46	0.56	0.64
0.37	0.41	0.48	0.44	0.44	0.47	0.57	0.65
0.38	0.42	0.49	0.45	0.45	0.48	0.58	0.66
0.39	0.43	0.50	0.46	0.46	0.49	0.59	0.67
0.40	0.44	0.51	0.47	0.47	0.50	0.60	0.68
0.41	0.45	0.52	0.48	0.48	0.51	0.61	0.69
0.42	0.46	0.53	0.49	0.49	0.52	0.62	0.70
0.43	0.47	0.54	0.50	0.50	0.53	0.63	0.71
0.44	0.48	0.55	0.51	0.51	0.54	0.64	0.72
0.45	0.49	0.56	0.52	0.52	0.55	0.65	0.73
0.46	0.50	0.57	0.53	0.53	0.56	0.66	0.74
0.47	0.51	0.58	0.54	0.54	0.57	0.67	0.75
0.48	0.52	0.59	0.55	0.55	0.58	0.68	0.76
0.49	0.53	0.60	0.56	0.56	0.59	0.69	0.77

0.50	0.54	0.61	0.57	0.57	0.60	0.70	0.78
0.51	0.55	0.62	0.58	0.58	0.61	0.71	0.79
0.52	0.56	0.63	0.59	0.59	0.62	0.72	0.80
0.53	0.57	0.64	0.60	0.60	0.63	0.73	0.81

**GDBL Charge Rates - Annual - Base - DBO2**

**Current**

**All Values rounded to 2 Decimals**

Issue Age	Male Pref Best MPB	Male Pref NT MPN	Male Std NS MNS	Male Pref Smk MPS	Male Std Smk MSS	Female Pref Best FPB	Female Pref NT FPN
0	0.57	0.57	0.57	0.66	0.66	0.57	0.57
1	0.57	0.57	0.57	0.66	0.66	0.57	0.57
2	0.57	0.57	0.57	0.66	0.66	0.57	0.57
3	0.57	0.57	0.57	0.66	0.66	0.57	0.57
4	0.57	0.57	0.57	0.66	0.66	0.57	0.57
5	0.57	0.57	0.57	0.66	0.66	0.57	0.57
6	0.57	0.57	0.57	0.66	0.66	0.57	0.57
7	0.57	0.57	0.57	0.66	0.66	0.57	0.57
8	0.57	0.57	0.57	0.66	0.66	0.57	0.57
9	0.57	0.57	0.57	0.66	0.66	0.57	0.57
10	0.57	0.57	0.57	0.66	0.66	0.57	0.57
11	0.57	0.57	0.57	0.66	0.66	0.57	0.57
12	0.57	0.57	0.57	0.66	0.66	0.57	0.57
13	0.57	0.57	0.57	0.66	0.66	0.57	0.57
14	0.57	0.57	0.57	0.66	0.66	0.57	0.57
15	0.57	0.57	0.57	0.66	0.66	0.57	0.57
16	0.59	0.59	0.59	0.68	0.68	0.57	0.57
17	0.60	0.60	0.60	0.70	0.70	0.57	0.57
18	0.62	0.62	0.62	0.73	0.73	0.57	0.57
19	0.63	0.63	0.63	0.75	0.75	0.57	0.57
20	0.65	0.65	0.65	0.77	0.77	0.57	0.57
21	0.67	0.67	0.67	0.79	0.79	0.57	0.57
22	0.68	0.68	0.68	0.81	0.81	0.57	0.57
23	0.70	0.70	0.70	0.84	0.84	0.57	0.57
24	0.71	0.71	0.71	0.86	0.86	0.57	0.57
25	0.73	0.73	0.73	0.88	0.88	0.57	0.57
26	0.74	0.74	0.74	0.89	0.89	0.57	0.57
27	0.74	0.74	0.74	0.90	0.90	0.57	0.57
28	0.75	0.75	0.75	0.90	0.90	0.57	0.57
29	0.75	0.75	0.75	0.91	0.91	0.57	0.57
30	0.76	0.76	0.76	0.92	0.92	0.58	0.58
31	0.77	0.77	0.77	0.93	0.93	0.58	0.58
32	0.77	0.77	0.77	0.94	0.94	0.58	0.58
33	0.78	0.78	0.78	0.94	0.94	0.58	0.58
34	0.78	0.78	0.78	0.95	0.95	0.58	0.58
35	0.79	0.79	0.79	0.96	0.96	0.58	0.58
36	0.81	0.81	0.81	1.00	1.00	0.59	0.59
37	0.84	0.84	0.84	1.03	1.03	0.60	0.60
38	0.86	0.86	0.86	1.07	1.07	0.61	0.61
39	0.88	0.88	0.88	1.10	1.10	0.62	0.62
40	0.91	0.91	0.91	1.14	1.14	0.63	0.63
41	0.93	0.93	0.93	1.18	1.18	0.63	0.63
42	0.95	0.95	0.95	1.21	1.21	0.64	0.64
43	0.97	0.97	0.97	1.25	1.25	0.65	0.65

44	1.00	1.00	1.00	1.28	1.28	0.66	0.66
45	1.02	1.02	1.02	1.32	1.32	0.67	0.67
46	1.04	1.04	1.04	1.36	1.36	0.69	0.69
47	1.05	1.05	1.05	1.41	1.41	0.71	0.71
48	1.07	1.07	1.07	1.45	1.45	0.73	0.73
49	1.09	1.09	1.09	1.50	1.50	0.75	0.75
50	1.11	1.11	1.11	1.54	1.54	0.77	0.77
51	1.12	1.12	1.12	1.58	1.58	0.79	0.79
52	1.14	1.14	1.14	1.63	1.63	0.81	0.81
53	1.16	1.16	1.16	1.67	1.67	0.83	0.83
54	1.17	1.17	1.17	1.72	1.72	0.85	0.85
55	1.19	1.19	1.19	1.76	1.76	0.87	0.87
56	1.21	1.21	1.21	1.80	1.80	0.89	0.89
57	1.24	1.24	1.24	1.85	1.85	0.91	0.91
58	1.26	1.26	1.26	1.89	1.89	0.92	0.92
59	1.29	1.29	1.29	1.94	1.94	0.94	0.94
60	1.31	1.31	1.31	1.98	1.98	0.96	0.96
61	1.33	1.33	1.33	2.02	2.02	0.98	0.98
62	1.36	1.36	1.36	2.07	2.07	1.00	1.00
63	1.38	1.38	1.38	2.11	2.11	1.01	1.01
64	1.41	1.41	1.41	2.16	2.16	1.03	1.03
65	1.43	1.43	1.43	2.20	2.20	1.05	1.05
66	1.45	1.45	1.45	2.24	2.24	1.07	1.07
67	1.48	1.48	1.48	2.29	2.29	1.09	1.09
68	1.50	1.50	1.50	2.33	2.33	1.10	1.10
69	1.53	1.53	1.53	2.38	2.38	1.12	1.12
70	1.55	1.55	1.55	2.42	2.42	1.14	1.14
71	1.57	1.57	1.57	2.46	2.46	1.16	1.16
72	1.60	1.60	1.60	2.51	2.51	1.18	1.18
73	1.62	1.62	1.62	2.55	2.55	1.19	1.19
74	1.65	1.65	1.65	2.60	2.60	1.21	1.21
75	1.67	1.67	1.67	2.64	2.64	1.23	1.23
76	1.69	1.69	1.69	2.68	2.68	1.25	1.25
77	1.72	1.72	1.72	2.73	2.73	1.27	1.27
78	1.74	1.74	1.74	2.77	2.77	1.28	1.28
79	1.77	1.77	1.77	2.82	2.82	1.30	1.30
80	1.79	1.79	1.79	2.86	2.86	1.32	1.32
81	1.81	1.81	1.81	2.90	2.90	1.34	1.34
82	1.84	1.84	1.84	2.95	2.95	1.36	1.36
83	1.86	1.86	1.86	2.99	2.99	1.37	1.37
84	1.89	1.89	1.89	3.04	3.04	1.39	1.39
85	1.91	1.91	1.91	3.08	3.08	1.41	1.41
86	1.93	1.93	1.93	3.12	3.12	1.43	1.43
87	1.96	1.96	1.96	3.17	3.17	1.45	1.45
88	1.98	1.98	1.98	3.21	3.21	1.46	1.46
89	2.01	2.01	2.01	3.26	3.26	1.48	1.48
90	2.03	2.03	2.03	3.30	3.30	1.50	1.50
91	2.05	2.05	2.05	3.34	3.34	1.52	1.52
92	2.08	2.08	2.08	3.39	3.39	1.54	1.54
93	2.10	2.10	2.10	3.43	3.43	1.55	1.55
94	2.13	2.13	2.13	3.48	3.48	1.57	1.57
95	2.15	2.15	2.15	3.52	3.52	1.59	1.59

96	2.17	2.17	2.17	3.56	3.56	1.61	1.61
97	2.20	2.20	2.20	3.61	3.61	1.63	1.63
98	2.22	2.22	2.22	3.65	3.65	1.64	1.64
99	2.25	2.25	2.25	3.70	3.70	1.66	1.66



Female Std NS FNS	Female Pref Smk FPS	Female Std Smk FSS	Unisex Pref Best UPB	Unisex Pref NT UPN	Unisex Std NS UNS	Unisex Pref Smk UPS	Unisex Std Smk USS
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.59	0.59	0.57	0.57	0.57	0.65	0.65
0.57	0.60	0.60	0.59	0.59	0.59	0.66	0.66
0.57	0.61	0.61	0.59	0.59	0.59	0.68	0.68
0.57	0.62	0.62	0.61	0.61	0.61	0.71	0.71
0.57	0.63	0.63	0.62	0.62	0.62	0.73	0.73
0.57	0.65	0.65	0.63	0.63	0.63	0.75	0.75
0.57	0.66	0.66	0.65	0.65	0.65	0.76	0.76
0.57	0.67	0.67	0.66	0.66	0.66	0.78	0.78
0.57	0.68	0.68	0.67	0.67	0.67	0.81	0.81
0.57	0.69	0.69	0.68	0.68	0.68	0.83	0.83
0.57	0.70	0.70	0.70	0.70	0.70	0.84	0.84
0.57	0.71	0.71	0.71	0.71	0.71	0.85	0.85
0.57	0.71	0.71	0.71	0.71	0.71	0.86	0.86
0.57	0.72	0.72	0.71	0.71	0.71	0.86	0.86
0.57	0.72	0.72	0.71	0.71	0.71	0.87	0.87
0.58	0.73	0.73	0.72	0.72	0.72	0.88	0.88
0.58	0.73	0.73	0.73	0.73	0.73	0.89	0.89
0.58	0.74	0.74	0.73	0.73	0.73	0.90	0.90
0.58	0.74	0.74	0.74	0.74	0.74	0.90	0.90
0.58	0.75	0.75	0.74	0.74	0.74	0.91	0.91
0.58	0.75	0.75	0.75	0.75	0.75	0.92	0.92
0.59	0.77	0.77	0.77	0.77	0.77	0.95	0.95
0.60	0.80	0.80	0.79	0.79	0.79	0.98	0.98
0.61	0.82	0.82	0.81	0.81	0.81	1.02	1.02
0.62	0.85	0.85	0.83	0.83	0.83	1.05	1.05
0.63	0.87	0.87	0.85	0.85	0.85	1.09	1.09
0.63	0.89	0.89	0.87	0.87	0.87	1.12	1.12
0.64	0.92	0.92	0.89	0.89	0.89	1.15	1.15
0.65	0.94	0.94	0.91	0.91	0.91	1.19	1.19

0.66	0.97	0.97	0.93	0.93	0.93	1.22	1.22
0.67	0.99	0.99	0.95	0.95	0.95	1.25	1.25
0.69	1.04	1.04	0.97	0.97	0.97	1.30	1.30
0.71	1.09	1.09	0.98	0.98	0.98	1.35	1.35
0.73	1.14	1.14	1.00	1.00	1.00	1.39	1.39
0.75	1.19	1.19	1.02	1.02	1.02	1.44	1.44
0.77	1.24	1.24	1.04	1.04	1.04	1.48	1.48
0.79	1.29	1.29	1.05	1.05	1.05	1.52	1.52
0.81	1.34	1.34	1.07	1.07	1.07	1.57	1.57
0.83	1.39	1.39	1.09	1.09	1.09	1.61	1.61
0.85	1.44	1.44	1.11	1.11	1.11	1.66	1.66
0.87	1.49	1.49	1.13	1.13	1.13	1.71	1.71
0.89	1.52	1.52	1.15	1.15	1.15	1.74	1.74
0.91	1.54	1.54	1.17	1.17	1.17	1.79	1.79
0.92	1.57	1.57	1.19	1.19	1.19	1.83	1.83
0.94	1.60	1.60	1.22	1.22	1.22	1.87	1.87
0.96	1.63	1.63	1.24	1.24	1.24	1.91	1.91
0.98	1.65	1.65	1.26	1.26	1.26	1.95	1.95
1.00	1.68	1.68	1.29	1.29	1.29	1.99	1.99
1.01	1.71	1.71	1.31	1.31	1.31	2.03	2.03
1.03	1.73	1.73	1.33	1.33	1.33	2.07	2.07
1.05	1.76	1.76	1.35	1.35	1.35	2.11	2.11
1.07	1.79	1.79	1.37	1.37	1.37	2.15	2.15
1.09	1.81	1.81	1.40	1.40	1.40	2.19	2.19
1.10	1.84	1.84	1.42	1.42	1.42	2.23	2.23
1.12	1.87	1.87	1.45	1.45	1.45	2.28	2.28
1.14	1.90	1.90	1.47	1.47	1.47	2.32	2.32
1.16	1.92	1.92	1.49	1.49	1.49	2.35	2.35
1.18	1.95	1.95	1.52	1.52	1.52	2.40	2.40
1.19	1.98	1.98	1.53	1.53	1.53	2.44	2.44
1.21	2.00	2.00	1.56	1.56	1.56	2.48	2.48
1.23	2.03	2.03	1.58	1.58	1.58	2.52	2.52
1.25	2.06	2.06	1.60	1.60	1.60	2.56	2.56
1.27	2.08	2.08	1.63	1.63	1.63	2.60	2.60
1.28	2.11	2.11	1.65	1.65	1.65	2.64	2.64
1.30	2.14	2.14	1.68	1.68	1.68	2.68	2.68
1.32	2.17	2.17	1.70	1.70	1.70	2.72	2.72
1.34	2.19	2.19	1.72	1.72	1.72	2.76	2.76
1.36	2.22	2.22	1.74	1.74	1.74	2.80	2.80
1.37	2.25	2.25	1.76	1.76	1.76	2.84	2.84
1.39	2.27	2.27	1.79	1.79	1.79	2.89	2.89
1.41	2.30	2.30	1.81	1.81	1.81	2.92	2.92
1.43	2.33	2.33	1.83	1.83	1.83	2.96	2.96
1.45	2.35	2.35	1.86	1.86	1.86	3.01	3.01
1.46	2.38	2.38	1.88	1.88	1.88	3.04	3.04
1.48	2.41	2.41	1.90	1.90	1.90	3.09	3.09
1.50	2.44	2.44	1.92	1.92	1.92	3.13	3.13
1.52	2.46	2.46	1.94	1.94	1.94	3.16	3.16
1.54	2.49	2.49	1.97	1.97	1.97	3.21	3.21
1.55	2.52	2.52	1.99	1.99	1.99	3.25	3.25
1.57	2.54	2.54	2.02	2.02	2.02	3.29	3.29
1.59	2.57	2.57	2.04	2.04	2.04	3.33	3.33

1.61	2.60	2.60	2.06	2.06	2.06	3.37	3.37
1.63	2.62	2.62	2.09	2.09	2.09	3.41	3.41
1.64	2.65	2.65	2.10	2.10	2.10	3.45	3.45
1.66	2.68	2.68	2.13	2.13	2.13	3.50	3.50

**GDBL Charge Rates - Annual - BSO - DBO2**

**Current**

**All Values rounded to 2 Decimals**

<b>Issue Age</b>	<b>Male Pref Best MPB</b>	<b>Male Pref NT MPN</b>	<b>Male Std NS MNS</b>	<b>Male Pref Smk MPS</b>	<b>Male Std Smk MSS</b>	<b>Female Pref Best FPB</b>	<b>Female Pref NT FPN</b>
0	0.09	0.09	0.09	0.09	0.09	0.08	0.08
1	0.09	0.09	0.09	0.09	0.09	0.08	0.08
2	0.09	0.09	0.09	0.09	0.09	0.08	0.08
3	0.09	0.09	0.09	0.09	0.09	0.08	0.08
4	0.09	0.09	0.09	0.09	0.09	0.08	0.08
5	0.09	0.09	0.09	0.09	0.09	0.08	0.08
6	0.09	0.09	0.09	0.09	0.09	0.08	0.08
7	0.09	0.09	0.09	0.09	0.09	0.08	0.08
8	0.09	0.09	0.09	0.09	0.09	0.08	0.08
9	0.09	0.09	0.09	0.09	0.09	0.08	0.08
10	0.09	0.09	0.09	0.09	0.09	0.08	0.08
11	0.09	0.09	0.09	0.09	0.09	0.08	0.08
12	0.09	0.09	0.09	0.09	0.09	0.08	0.08
13	0.09	0.09	0.09	0.09	0.09	0.08	0.08
14	0.09	0.09	0.09	0.09	0.09	0.08	0.08
15	0.09	0.09	0.09	0.09	0.09	0.08	0.08
16	0.09	0.09	0.09	0.09	0.09	0.08	0.08
17	0.09	0.09	0.09	0.09	0.09	0.08	0.08
18	0.09	0.09	0.09	0.09	0.09	0.08	0.08
19	0.09	0.09	0.09	0.09	0.09	0.08	0.08
20	0.09	0.09	0.09	0.09	0.09	0.08	0.08
21	0.09	0.09	0.09	0.09	0.09	0.08	0.08
22	0.09	0.09	0.09	0.09	0.09	0.08	0.08
23	0.09	0.09	0.09	0.09	0.09	0.08	0.08
24	0.09	0.09	0.09	0.09	0.09	0.08	0.08
25	0.09	0.09	0.09	0.09	0.09	0.08	0.08
26	0.09	0.09	0.09	0.09	0.09	0.08	0.08
27	0.09	0.09	0.10	0.10	0.10	0.08	0.08
28	0.10	0.10	0.10	0.10	0.10	0.08	0.08
29	0.10	0.10	0.10	0.10	0.11	0.08	0.08
30	0.10	0.10	0.11	0.11	0.11	0.09	0.09
31	0.10	0.10	0.11	0.11	0.11	0.09	0.09
32	0.10	0.10	0.11	0.11	0.12	0.09	0.09
33	0.11	0.11	0.11	0.11	0.12	0.09	0.09
34	0.11	0.11	0.12	0.12	0.13	0.09	0.09
35	0.11	0.11	0.12	0.12	0.13	0.09	0.09
36	0.12	0.12	0.13	0.14	0.15	0.10	0.10
37	0.14	0.14	0.15	0.15	0.16	0.11	0.11
38	0.15	0.15	0.16	0.17	0.18	0.11	0.12
39	0.16	0.16	0.17	0.19	0.19	0.12	0.13
40	0.18	0.18	0.19	0.21	0.21	0.13	0.14
41	0.19	0.19	0.20	0.22	0.23	0.14	0.14
42	0.20	0.20	0.21	0.24	0.24	0.15	0.15
43	0.21	0.21	0.22	0.26	0.26	0.15	0.16

44	0.23	0.23	0.24	0.27	0.27	0.16	0.17
45	0.24	0.24	0.25	0.29	0.29	0.17	0.18
46	0.24	0.25	0.26	0.31	0.31	0.17	0.18
47	0.25	0.25	0.27	0.33	0.33	0.18	0.19
48	0.25	0.26	0.27	0.35	0.35	0.18	0.19
49	0.26	0.27	0.28	0.37	0.37	0.18	0.19
50	0.26	0.28	0.29	0.39	0.39	0.19	0.20
51	0.26	0.28	0.30	0.40	0.41	0.19	0.20
52	0.27	0.29	0.31	0.42	0.43	0.19	0.20
53	0.27	0.30	0.31	0.44	0.45	0.19	0.20
54	0.28	0.30	0.32	0.46	0.47	0.20	0.21
55	0.28	0.31	0.33	0.48	0.49	0.20	0.21
56	0.31	0.34	0.35	0.50	0.52	0.22	0.23
57	0.33	0.36	0.38	0.51	0.54	0.24	0.25
58	0.36	0.39	0.40	0.53	0.57	0.26	0.26
59	0.39	0.41	0.43	0.55	0.59	0.28	0.28
60	0.42	0.44	0.45	0.57	0.62	0.30	0.30
61	0.44	0.46	0.47	0.58	0.64	0.31	0.32
62	0.47	0.49	0.50	0.60	0.67	0.33	0.34
63	0.50	0.51	0.52	0.62	0.69	0.35	0.35
64	0.52	0.54	0.55	0.63	0.72	0.37	0.37
65	0.55	0.56	0.57	0.65	0.74	0.39	0.39
66	0.56	0.57	0.58	0.66	0.75	0.40	0.40
67	0.57	0.58	0.59	0.67	0.76	0.41	0.41
68	0.58	0.59	0.60	0.68	0.77	0.42	0.42
69	0.59	0.60	0.61	0.69	0.78	0.43	0.43
70	0.60	0.61	0.62	0.70	0.79	0.44	0.44
71	0.61	0.62	0.63	0.71	0.80	0.45	0.45
72	0.62	0.63	0.64	0.72	0.81	0.46	0.46
73	0.63	0.64	0.65	0.73	0.82	0.47	0.47
74	0.64	0.65	0.66	0.74	0.83	0.48	0.48
75	0.65	0.66	0.67	0.75	0.84	0.49	0.49
76	0.66	0.67	0.68	0.76	0.85	0.50	0.50
77	0.67	0.68	0.69	0.77	0.86	0.51	0.51
78	0.68	0.69	0.70	0.78	0.87	0.52	0.52
79	0.69	0.70	0.71	0.79	0.88	0.53	0.53
80	0.70	0.71	0.72	0.80	0.89	0.54	0.54
81	0.71	0.72	0.73	0.81	0.90	0.55	0.55
82	0.72	0.73	0.74	0.82	0.91	0.56	0.56
83	0.73	0.74	0.75	0.83	0.92	0.57	0.57
84	0.74	0.75	0.76	0.84	0.93	0.58	0.58
85	0.75	0.76	0.77	0.85	0.94	0.59	0.59
86	0.76	0.77	0.78	0.86	0.95	0.60	0.60
87	0.77	0.78	0.79	0.87	0.96	0.61	0.61
88	0.78	0.79	0.80	0.88	0.97	0.62	0.62
89	0.79	0.80	0.81	0.89	0.98	0.63	0.63
90	0.80	0.81	0.82	0.90	0.99	0.64	0.64
91	0.81	0.82	0.83	0.91	1.00	0.65	0.65
92	0.82	0.83	0.84	0.92	1.01	0.66	0.66
93	0.83	0.84	0.85	0.93	1.02	0.67	0.67
94	0.84	0.85	0.86	0.94	1.03	0.68	0.68
95	0.85	0.86	0.87	0.95	1.04	0.69	0.69

96	0.86	0.87	0.88	0.96	1.05	0.70	0.70
97	0.87	0.88	0.89	0.97	1.06	0.71	0.71
98	0.88	0.89	0.90	0.98	1.07	0.72	0.72
99	0.89	0.90	0.91	0.99	1.08	0.73	0.73

Female Std NS FNS	Female Pref Smk FPS	Female Std Smk FSS	Unisex Pref Best UPB	Unisex Pref NT UPN	Unisex Std NS UNS	Unisex Pref Smk UPS	Unisex Std Smk USS
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.08	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09
0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09
0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09
0.08	0.09	0.10	0.09	0.09	0.10	0.10	0.10
0.09	0.10	0.10	0.10	0.10	0.10	0.10	0.10
0.09	0.10	0.11	0.10	0.10	0.10	0.10	0.11
0.09	0.11	0.11	0.10	0.10	0.11	0.11	0.11
0.09	0.11	0.11	0.10	0.10	0.11	0.11	0.11
0.09	0.12	0.12	0.10	0.10	0.11	0.11	0.12
0.10	0.12	0.12	0.11	0.11	0.11	0.11	0.12
0.10	0.13	0.13	0.11	0.11	0.12	0.12	0.13
0.10	0.13	0.13	0.11	0.11	0.12	0.12	0.13
0.11	0.14	0.14	0.12	0.12	0.13	0.14	0.15
0.12	0.15	0.15	0.13	0.13	0.14	0.15	0.16
0.13	0.16	0.16	0.14	0.14	0.15	0.17	0.18
0.14	0.17	0.17	0.15	0.15	0.16	0.19	0.19
0.15	0.18	0.19	0.17	0.17	0.18	0.20	0.21
0.15	0.18	0.20	0.18	0.18	0.19	0.21	0.22
0.16	0.19	0.21	0.19	0.19	0.20	0.23	0.23
0.17	0.20	0.22	0.20	0.20	0.21	0.25	0.25

0.18	0.21	0.23	0.22	0.22	0.23	0.26	0.26
0.19	0.22	0.24	0.23	0.23	0.24	0.28	0.28
0.19	0.23	0.25	0.23	0.24	0.25	0.29	0.30
0.20	0.24	0.26	0.24	0.24	0.26	0.31	0.32
0.20	0.24	0.28	0.24	0.25	0.26	0.33	0.34
0.21	0.25	0.29	0.24	0.25	0.27	0.35	0.35
0.21	0.26	0.30	0.25	0.26	0.27	0.36	0.37
0.21	0.27	0.31	0.25	0.26	0.28	0.37	0.39
0.22	0.28	0.32	0.25	0.27	0.29	0.39	0.41
0.22	0.28	0.34	0.25	0.28	0.29	0.41	0.43
0.23	0.29	0.35	0.26	0.28	0.30	0.43	0.45
0.23	0.30	0.36	0.26	0.29	0.31	0.44	0.46
0.25	0.32	0.38	0.29	0.32	0.33	0.46	0.49
0.27	0.34	0.40	0.31	0.34	0.36	0.48	0.51
0.28	0.36	0.42	0.34	0.36	0.38	0.50	0.54
0.30	0.38	0.44	0.37	0.38	0.40	0.52	0.56
0.32	0.40	0.46	0.40	0.41	0.42	0.54	0.59
0.34	0.41	0.47	0.41	0.43	0.44	0.55	0.61
0.36	0.43	0.49	0.44	0.46	0.47	0.57	0.63
0.37	0.45	0.51	0.47	0.48	0.49	0.59	0.65
0.39	0.47	0.53	0.49	0.51	0.52	0.60	0.68
0.41	0.49	0.55	0.52	0.53	0.54	0.62	0.70
0.42	0.50	0.56	0.53	0.54	0.55	0.63	0.71
0.43	0.51	0.57	0.54	0.55	0.56	0.64	0.72
0.44	0.52	0.58	0.55	0.56	0.57	0.65	0.73
0.45	0.53	0.59	0.56	0.57	0.58	0.66	0.74
0.46	0.54	0.60	0.57	0.58	0.59	0.67	0.75
0.47	0.55	0.61	0.58	0.59	0.60	0.68	0.76
0.48	0.56	0.62	0.59	0.60	0.61	0.69	0.77
0.49	0.57	0.63	0.60	0.61	0.62	0.70	0.78
0.50	0.58	0.64	0.61	0.62	0.63	0.71	0.79
0.51	0.59	0.65	0.62	0.63	0.64	0.72	0.80
0.52	0.60	0.66	0.63	0.64	0.65	0.73	0.81
0.53	0.61	0.67	0.64	0.65	0.66	0.74	0.82
0.54	0.62	0.68	0.65	0.66	0.67	0.75	0.83
0.55	0.63	0.69	0.66	0.67	0.68	0.76	0.84
0.56	0.64	0.70	0.67	0.68	0.69	0.77	0.85
0.57	0.65	0.71	0.68	0.69	0.70	0.78	0.86
0.58	0.66	0.72	0.69	0.70	0.71	0.79	0.87
0.59	0.67	0.73	0.70	0.71	0.72	0.80	0.88
0.60	0.68	0.74	0.71	0.72	0.73	0.81	0.89
0.61	0.69	0.75	0.72	0.73	0.74	0.82	0.90
0.62	0.70	0.76	0.73	0.74	0.75	0.83	0.91
0.63	0.71	0.77	0.74	0.75	0.76	0.84	0.92
0.64	0.72	0.78	0.75	0.76	0.77	0.85	0.93
0.65	0.73	0.79	0.76	0.77	0.78	0.86	0.94
0.66	0.74	0.80	0.77	0.78	0.79	0.87	0.95
0.67	0.75	0.81	0.78	0.79	0.80	0.88	0.96
0.68	0.76	0.82	0.79	0.80	0.81	0.89	0.97
0.69	0.77	0.83	0.80	0.81	0.82	0.90	0.98
0.70	0.78	0.84	0.81	0.82	0.83	0.91	0.99
0.71	0.79	0.85	0.82	0.83	0.84	0.92	1.00



0.72	0.80	0.86	0.83	0.84	0.85	0.93	1.01
0.73	0.81	0.87	0.84	0.85	0.86	0.94	1.02
0.74	0.82	0.88	0.85	0.86	0.87	0.95	1.03
0.75	0.83	0.89	0.86	0.87	0.88	0.96	1.04